

OTHER EXCLUSIONS MAY APPLY - READ YOUR CONTRACT CAREFULLY UPON RECEIPT

COVERAGE PERIOD

For the Existing Home Owner, coverage begins thirty (30) days after the Purchase Date and continues for the period noted as Term of Coverage on the cover page. Payment is due to Us at the time of purchase and must be received by Us for Your coverage to be effective.

CUSTOMER SERVICE - YOUR RESPONSIBILITIES

In the event of a covered Breakdown under this Agreement, You must:

1. Notify Us as soon as possible or within ten (10) days by calling toll free 1-888-999-5207 Monday through Friday 8 am to 10 pm EST or Saturday 9:15 am to 6 pm EST.
2. Allow Us to arrange for a qualified service provider to diagnose and repair or replace the covered system or appliance.
3. Insure that an adult will be present at the time of scheduled service.
4. Provide a non-threatening and safe environment in all circumstances.
5. Provide access to the covered system or appliance.
6. Cooperate and assist Us in any matter concerning a covered Breakdown.
7. Take every precaution to protect the failed system or appliance until We authorize the necessary repair or replacement and the work is completed.

COVERAGE FOR EXISTING HOME OWNER

1. INTERNAL ELECTRICAL SYSTEM

COVERED: General wiring • inside fuse box • inside circuit breaker panels • switches and receptacles located within the interior of the home.

NOT COVERED: Meter boxes • fixtures • alarms • intercoms • direct current (DC) wiring or components • power failure or surge • telephone wiring • any wiring or other electrical items located outside the perimeter of the principal dwelling and attached garage • any loss due to water seepage along service cable • conditions of inadequate wiring capacity or overload • low voltage wiring or relays • electronic, computerized or energy management systems or devices programmable thermostats • lighting and appliance management systems • control panels outside mounted circuit breaker.

2. INTERNAL PLUMBING SYSTEM

COVERED: Leaks and breaks of water, drain, gas, waste, or vent lines • toilet tanks, bowls and mechanisms (replaced with builder's standard as necessary) • toilet wax ring seals • valves for shower tub and diverter • angle stops • risers and gate valve • permanently installed sump pump.

NOT COVERED: Leaks, breaks, collapse or damage to water, drain, gas, waste or vent lines caused by (but not limited to) freezing, roots, rocks, or earth movement • faucets and fixtures • bathtubs and showers • shower enclosures and base pans • sinks • toilet lids and seats • caulking or grouting • septic system • water softeners • pressure regulators • inadequate or excessive water pressure • sewage ejector pumps • holding or storage tanks • saunas or steam rooms • stoppages • leach beds • fire sprinkler systems • lawn sprinklers • mineral or chemical deposit build-up • battery back-up sump pumps • polybutylene piping repairs or replacement due to manufacturer defects • plumbing, piping, fixtures, or any other items listed as covered that is located outside the foundation of the home.

3. WATER HEATER (up to two): (Gas, Electric or Propane)

COVERED: All components and parts of the Home's primary water heater, excepted as noted as Not Covered.

NOT COVERED: Solar or solar assisted water heaters • solar components • holding or storage tanks • noise • fuel storage tank and energy conservation unit • flues and vents • oil fired water heater • failure caused by sediment or mineral build-up • earthquake straps • mounting stands pool and/or spa water heaters

4. APPLIANCES

Only appliances indicated on Your Cover Page are eligible for coverage under this Agreement.

COVERED: All components and parts, excepted as noted as Not Covered.

NOT COVERED: Racks • baskets • rollers • interior linings • doors • glass • fuses • hoses • belts • light bulbs • clocks • freezers which are not an integral part of the kitchen refrigerator unless optional freezer coverage was purchased • rollers • shelves • portable or counter-top units • meat probe assemblies • rotisseries • handles • sensi-heat burners (will only be replaced with standard burners) • ice-maker unless optional ice maker coverage was purchased • ice crusher • beverage dispenser • interior thermal shells • Plastic mini-tubs • soap dispenser • filter screens • knobs and dials • damage to clothing • switches • venting tubes • lint screen • lock and key assemblies • removable buckets • food spoilage.

5. HEATING SYSTEM (up to two)

CONDITION: Coverage available on the home's primary heating and cooling systems with nominal heating and cooling capacities not exceeding five (5) tons for heating or for cooling.

COVERED: All components and parts (except as noted as NOT COVERED) located within the primary dwelling relating to: forced air systems • geothermal (ground source) and/or water source heat pump components • heat exchanger and/or combustion chamber.

NOT COVERED: Baseboard casings • portable units • solar heating systems • fireplaces and key valves • fireplace inserts • chimneys • filters • registers • humidifiers • dehumidifiers • grills • clocks • timers • heat lamps • fuel storage tanks • flues and vents • electronic or programmable thermostats • GFX or heat recovery systems • radiant floor tubing • outside or underground piping and components for geothermal and/or water source heat pumps.

6. AIR CONDITIONING/COOLER/COMBINED SYSTEM (up to two)

CONDITION: Coverage available on the home's primary heating and cooling systems with nominal heating and cooling capacities not exceeding five (5) tons for heating or for cooling.

COVERED: All components and parts (except as noted as NOT COVERED) relating to: ducted electric central air conditioning • ducted electric wall air conditioning • water evaporative coolers • heat pumps which heat or cool the home. If We determine non-compatibility of specific components due to an efficiency upgrade requirement to 13 SEER (Seasonal Energy Efficiency Ratio) or 7.7 HSPF (Heating Seasonal Performance Factor) of a covered ducted electric central air conditioning system or heat pump. We will upgrade the following components to be compatible with the new ducted electric central air conditioning system or heat pump: plenum • indoor electrical connection • condenser • evaporator coils and drain pans • refrigerant lines • duct connections • secondary drain pans and lines • air handling transition • air handling unit.

NOT COVERED: Natural gas air conditioning systems • condenser casings • registers • grills • filters • evaporated cooling pads • electronic air cleaners • window units • non-ducted wall units • water towers • roof jacks or stands • flues and vents • improperly sized air conditioning unit • chillers • humidifiers • dehumidifiers • electronic or programmable thermostats • outside or underground piping and components for geothermal and/or water source heat pumps.

7. DUCTWORK

COVERED: Exposed ductwork.

NOT COVERED: Registers • grills • dampers • insulation • unexposed ductwork.

OPTIONAL COVERAGE FOR EXISTING HOMEOWNER

CONDITIONS: You may purchase any optional coverage on properly functioning systems and appliances for up to thirty (30) days after the purchase date.

8. SEPTIC SYSTEM

COVERED: Ejector pump • septic tank • line from house.

NOT COVERED: Collapse of or damage to line from house caused by roots, rocks or earth movement • tile fields • effluent pumps • leach beds • cesspools • aerobic waste water systems • insufficient capacity • clean out • any component not listed in the covered section.

9. POOL OR SPA EQUIPMENT

CONDITION: If swimming pool and spa (including exterior hot tub and whirlpool) utilize common equipment, both will be covered by selecting and paying for the swimming pool option. If they do not utilize common equipment, then only the swimming pool or spa, which is selected and paid for, will be covered. Selected coverage is limited to a single swimming pool or spa.

COVERED: All components and parts of the heating, pumping and filtration systems, except as noted as NOT COVERED.

NOT COVERED: Pool sweep motors • pool covers • lights • liners • concrete-encased or underground electrical, plumbing or gas lines • cleaning equipment • chlorinators • motors, pumps or any mechanism used in association with a waterfall or fountain • any other attachment not associated with the primary function of the covered equipment • structural defects • solar equipment • jets • fuel storage tanks • built-in or detachable cleaning equipment, including pop-up heads, turbo valves, creepy crawlers and the like • disposable filtration mediums.

10. WELL PUMP

COVERED: All components and parts of well pump utilized for primary dwelling only, except as noted as NOT COVERED.

NOT COVERED: Well casings • pressure tanks • piping or electrical lines leading to or connecting well pump and main dwelling • holding or storage tanks • re-drilling of wells.

LIMITS OF LIABILITY

If there is a covered Breakdown, We will at Our option, either:

1. Repair the covered item; or
2. Replace the covered item with equipment of similar features, efficiency, and capacity, but not for matching dimension, brand, or color.

Our maximum Limit of Liability for access, diagnosis and repair or replacement within the last (12) month period from the current Breakdown date shall not exceed:

- \$1500 for all primary Heating System(s) coverage.
- \$2000 for all primary Air Conditioning/Cooler/Combined System coverage.
- \$500 for Ductwork coverage.
- \$500 for Internal Plumbing coverage.
- \$500 for all primary Water Heater(s) coverage.
- \$1,000 for Septic System coverage.
- \$1,500 for Swimming Pool or Spa coverage.
- Ice Maker Option: Limited to the repair or replacement of the ice maker. Does not include replacement of the covered refrigerator if the covered ice maker can not be repaired or replaced separately.

The maximum benefits under this Agreement is \$5000 in the aggregate within the last (12) months from the current Breakdown date.

We are only responsible for basic site restoration to the access point on a covered repair or replacement. Such site restoration is limited to closing openings in walls, ceilings, and floors and returning it to a rough finish.

We may elect to issue a check to You in the event the cost of repair or replacement exceeds the maximum limits.

When repairing or replacing an Air Conditioner/Cooler or Heat Pump system to maintain compatibility with equipment manufactured to be 13 SEER or 7.7 HSPF compliant, or compliant with any higher SEER of HSPF requirements, We are not responsible or liable for upgrades, components, parts, or equipment required due to:

- a) Incompatibility of the existing equipment with the required systems, appliances, components or any part thereof, except for as noted in Section I - Air Conditioner/Cooler – Covered Section.
- b) Any new type of chemical or material utilized to run the replacement equipment including but not limited to, differences in technology, refrigerant requirements, or efficiency as mandated by federal, state or local government.
- c) Cost of construction, carpentry, or other modifications made necessary by the existing equipment or installing different equipment.