

# PROHOME HOME PROTECTION PLAN

## IMPORTANT INFORMATION ABOUT YOUR HOME PROTECTION PLAN

Not all problems that develop can be covered at the price of your home protection plan. At TWG Home Warranty Services, Inc., we want you to understand the coverages offered, which is why we mail complete terms and conditions to you immediately once your application has been processed. Some key facts to be aware of include:

- The Home Protection Plan does not cover everything and is only intended to provide protection for covered breakdowns. Certain exclusions and limitations apply. Be sure to carefully read the entire Terms and Conditions mailed to you, and in particular, the Exclusions and Limits of Liability sections.
- Pre-existing defects, improper installation or building code violations are not covered.
- Shared systems and appliances, properties used for commercial purposes or repairs to mobile homes not installed on a permanent foundation are not covered.
- If you have a claim, you must receive authorization based on an estimate of costs prior to any work being performed or your claim will not be paid. Be sure to call 1-888-999-5207 prior to the start of any repairs or replacements.
- You are not required to purchase the Home Protection Plan to obtain financing or for any other reason; purchase is strictly voluntary.

## COVERAGE GRID

COVERED ITEMS	BUYER
Air Conditioning	✓
Heating System	✓
Ductwork	✓
Internal Plumbing System	✓
Permanently Installed Sump Pumps	✓
Built-In Whirlpool Motor/Pump Assemblies	✓
Instant Hot Water Dispenser	✓
Polybutylene Piping	✓
Internal Electrical System	✓
Water Heater	✓
Dishwasher	✓
Garbage Disposal	✓
Built-In Microwave	✓
Range / Cooktop / Oven	✓
Trash Compactor	✓
Exhaust Fans	✓
Septic System	✓

SMART BUYER COVERAGE OPTION	
<b>COVERS</b>	
Ceiling & Attic Fans	<b>\$60</b>
Burglar & Fire Alarm	
Garage Door Opener	
Roof Leak Repair	
Doorbell System	
Central Vacuum System	
Telephone Wiring	

ADDITIONAL BUYER COVERAGE OPTIONS	
<b>OPTION</b>	
Kitchen Refrigerator	<b>\$15</b>
Washer / Dryer Package	<b>\$90</b>
Swimming Pool	<b>\$175</b>
Spa	<b>\$175</b>
Pool & Spa Package	<b>\$175</b>
Ice Maker	<b>\$25</b>
Freezer	<b>\$35</b>
Well Pump	<b>\$95</b>
Stoppages	<b>\$30</b>

HOME PROTECTION PLAN COSTS <sup>†</sup>	BUYER PRICE
4 Year New Construction (Years 2-5)	<b>\$474</b>

<sup>†</sup>All plans include a \$75 deductible per service call.

**INSTRUCTIONS** (You have three options for submitting your application)

**It's Easy To Apply**

Applications can be filed by phone, fax or mail and paid for by check or credit card.

**Payment**

Payment is due at time of application.



Phone



Fax



Mail

**1. BUYER DATA**

**Buyer Information**

Applicant Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City / State / Zip \_\_\_\_\_  
 Phone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Expected Closing Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**Address of Residence Covered by this Contract (if different from above)**

Property Address \_\_\_\_\_  
 City / State / Zip \_\_\_\_\_

**2. OFFICE DATA**

Office Name \_\_\_\_\_  
 Office E-mail \_\_\_\_\_  
 Office Phone Number \_\_\_\_\_

**3. UNIT TYPE & PRICE**

All plans include a \$75 deductible per service call. **Prices are for single-family residences under 8,000 sq. ft.**

**BUYER PRICE**

4 Year New Construction (years 2-5) .....  **\$474**

**4. OPTIONAL BUYER COVERAGE**

**SMART BUYER OPTION**

<input type="checkbox"/> \$60	Kitchen Refrigerator	<input type="checkbox"/> \$15
	Washer/Dryer Package	<input type="checkbox"/> \$90
	Swimming Pool	<input type="checkbox"/> \$175
	Spa	<input type="checkbox"/> \$175
	Pool & Spa Package	<input type="checkbox"/> \$175
	Ice Maker	<input type="checkbox"/> \$25
	Freezer	<input type="checkbox"/> \$35
	Well Pump	<input type="checkbox"/> \$95
	Stoppages	<input type="checkbox"/> \$30

**5. FEE**

Buyer Coverage	\$	_____
Buyer Options	+	\$ _____
Subtotal	\$	_____
Sales Tax		
(For HI, SD Add 4%, For AR, WV Add 6%)	+	\$ _____
<b>Total Due</b>	=	\$ _____

**6. PAYMENT**

Check (**Make check payable to TWG Home Warranty Services, Inc.**)  
 Bill my credit card     Visa     MasterCard     American Express     Discover  
 Cardholder Name \_\_\_\_\_  
 Card Number \_\_\_\_\_  
 Expiration Date \_\_\_\_\_  
 Signature \_\_\_\_\_

**7. ACCEPT/DECLINE COVERAGE**

- Purchaser agrees to purchase a Home Protection Plan at the cost listed above for the applicable unit. Purchaser acknowledges that they understand the sample terms and conditions of coverage.
- I acknowledge having read the sample terms and conditions for the Home Protection Plan and hereby decline coverage.

**Signature of Purchaser Accepting Sample Terms and Conditions or Declining Coverage**

1. \_\_\_\_\_ Date \_\_\_\_\_  
 2. \_\_\_\_\_ Date \_\_\_\_\_

## OTHER EXCLUSIONS MAY APPLY - READ YOUR CONTRACT CAREFULLY UPON RECEIPT

### COVERAGE PERIOD

Coverage under this contract is only valid after Our acceptance and receipt of full payment.

For the New Construction Home Buyer, coverage begins on the first year anniversary of the close of sale and continues for the period noted as Term of Coverage.

### CUSTOMER SERVICE - YOUR RESPONSIBILITIES

We will not pay for any services performed without Our prior approval. Notice of any Breakdown must be given to Us immediately upon discovery and during the coverage period.

When repair is required, You are to telephone Us at 1-888-999-5207. We will accept calls 24-hours a day, 7 days a week. You or the service provider will receive an authorization number for each Breakdown.

### COVERAGE FOR THE HOME BUYER

#### 1. 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 valves • permanently installed sump pumps • built-in bathtub whirlpool motor and pump assemblies • instant hot water dispenser.  
**NOT COVERED:** leaks, breaks, collapse or damage to water, drain, gas, waste or vent lines caused by freezing, roots, rocks, or earth movement • faucets and fixtures • bathtubs, shower enclosures and base pans • sinks • toilet lids and seats • caulking or grouting • septic tanks • 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 • battery back-up sump pumps • frost free line • plumbing, piping, fixtures or any other item listed as covered that is located outside the foundation of the home • components not listed in the covered section.

#### 2. WATER HEATER (Gas, Electric or Propane)

**COVERED:** All components and parts, except 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 heaters • failure caused by sediment or mineral build-up • earthquake straps • mounting stands • pool and/or spa water heaters

#### 3. 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 • control panels • outside mounted circuit breaker panel • obstructed access to cover equipment • components not listed in the covered section.

#### 4. DISHWASHER (Built-in or Portable)

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Racks • basket(s) • rollers.

#### 5. GARBAGE DISPOSAL

**COVERED:** All components and parts.

#### 6. BUILT-IN MICROWAVE OVEN

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Interior linings • door glass • light bulbs • clocks • shelves • portable or counter-top units • meat probe assemblies • rotisseries.

#### 7. RANGE/OVEN/COOKTOP (Gas or Electric; Built-in, Portable or Free Standing)

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Clocks or light bulbs (unless they affect the function of the oven) • meat probe assemblies • rotisseries • racks • handles • knobs • sensi-heat burners will only be replaced with standard burners.

#### 8. EXHAUST FANS

**COVERED:** Motors • switches • controls • bearings • blades.  
**NOT COVERED:** Belts • shutters • filters • components not listed in the covered section.

#### 9. TRASH COMPACTOR (Built-in or Portable)

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Lock and key assemblies • removable buckets.

#### 10. 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 • components not listed in the covered section.

#### 11. HEATING SYSTEM

**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.

#### 12. AIR CONDITIONING/COOLER

**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.

#### 13. DUCTWORK

**COVERED:** Exposed ductwork.  
**NOT COVERED:** Registers • grills • dampers • insulation • asbestos-insulated ductwork.

### OPTIONAL COVERAGE FOR THE HOME BUYER

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

#### 14. SMART BUYER OPTION

##### a) BURGLAR AND FIRE ALARM

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Any wiring or other electrical items located outside the perimeter of the principal dwelling • any loss due to water seepage along service cable • fire sprinkler systems • video or monitoring equipment.

##### b) GARAGE DOOR OPENER

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Garage doors • counterbalance mechanisms (including cables and springs) • tracks • rollers • remote sending units.

##### c) ROOF LEAK REPAIR

**COVERED:** Water leaks in roof structure.  
**NOT COVERED:** Pre-existing leaks • gutters • drain lines • roof-mounted installations (samples include: skylights, atriums, antennas, satellite dish) • leaks caused by the addition of a roof-mounted installation • leaks associated with leaks in any deck or balcony • leaks which result from or are caused by any of the following: missing and/or broken shingles or tiles, damage due to persons walking or standing on the roof • construction or repairs not performed in a workmanlike manner • failure to perform normal roof maintenance • acts of nature (samples include fire, tornado, hurricane, hail, wind, earthquake and lightning).

##### d) DOORBELL SYSTEM

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Any Audio/Video surveillance systems, intercom systems, or computer/monitors working in conjunction with the doorbell system.

##### e) CENTRAL VACUUM SYSTEM

**COVERED:** All components and parts, except as noted as NOT COVERED.  
**NOT COVERED:** Ductwork • any accessories.

##### f) CEILING AND ATTIC FANS

COVERED: Motors • switches • controls • bearings • blades • remote control units.  
NOT COVERED : Belts • shutters • filters • components not listed in the covered section.

#### g) INTERNAL TELEPHONE WIRING

COVERED: All components and parts, except as noted as NOT COVERED.  
NOT COVERED: Any Audio/Video surveillance systems, intercom systems, or computers/monitors working in conjunction with the telephone system • any wiring or other electrical items located outside the perimeter of the principal dwelling • any loss due to water seepage along service cable.

### OTHER OPTIONAL COVERAGES FOR THE HOME BUYER

#### 15. KITCHEN REFRIGERATOR

COVERED: All components and parts of the primary kitchen refrigerator including integral freezer unit except as noted as NOT COVERED.  
NOT COVERED: Racks • shelves • ice makers • ice crushers • beverage dispensers and their respective equipment • interior thermal shells • freezers which are not an integral part of the refrigerator • food spoilage • light bulbs

#### 16. WASHER/DRYER PACKAGE

- a) CLOTHES WASHER  
COVERED: All components and parts, except as noted as NOT COVERED.  
NOT COVERED: Plastic mini-tubs • soap dispensers • filter screens • knobs and dials • damage to clothing.
- b) CLOTHES DRYER  
COVERED: All components and parts, except as noted as NOT COVERED.  
NOT COVERED: Venting • lint screens • knobs and dials • damage to clothing.

#### 17. POOL AND/OR SPA EQUIPMENT

CONDITION: If swimming pool and spa (including exterior hot tub and whirlpool) utilize common equipment, both can be covered by selecting and paying for the swimming pool/spa package (common equipment). If they do not utilize common equipment, then only the optional 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.

#### 18. ICE MAKER

COVERED: All components and parts of an ice maker which is built-in to a covered kitchen refrigerator.

#### 19. FREEZER

COVERED: All components and parts of chest or upright freezers, except as noted as NOT COVERED.  
NOT COVERED: Racks • shelves • ice makers and ice crushers • beverage dispensers and their respective equipment • interior thermal shells • food spoilage.

#### 20. 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.

#### 21. STOPPAGES

COVERED: clearing of stoppages in drain, vent, and sewer lines up to 125 feet from access point.  
NOT COVERED: All components and parts that are not listed as covered.

### LIMITS OF LIABILITY

- Coverage for access, diagnosis and repair or replacement is limited to:
  - INTERNAL PLUMBING SYSTEM:
    - \$500 per coverage term for concrete-encased plumbing system.
    - \$500 per coverage term for Polybutylene piping.
  - WATER HEATER:
    - \$500 per coverage term for water heater.
  - SEPTIC SYSTEM:
    - \$1,000 per coverage term for septic system.
  - HEATING SYSTEM:
    - \$1,500 per coverage term for heating system.
  - AIR CONDITIONING/COOLER SYSTEM:
    - \$2,000 per coverage term for air conditioning/cooler system.
  - DUCTWORK:
    - \$500 per coverage term for inaccessible or concrete-encased ductwork.
  - ROOF LEAK REPAIR:
    - \$500 per coverage term for roof leak repair.
  - SWIMMING POOL:
    - \$1,500 per coverage term for swimming pool.
  - SPA:
    - \$1,500 per coverage term for spa.
  - SWIMMING POOL / SPA (common equipment):
    - \$1,500 per coverage term for swimming pool / spa (common equipment).
  - ICE MAKER:
    - 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.
- If We decide to replace equipment, We are responsible for replacement equipment of similar features, capacity and efficiency, but not for matching dimensions, brand, or color.
- When the condition of cabinetry prohibits necessary repairs to components of any covered item, Our obligation is limited to the cost of repair to covered components only.
- We are not responsible for any cabinetwork relating to appliance repair or replacement.
- We are not responsible for upgrades nor for the cost of construction, carpentry, or other modifications made necessary by removing existing equipment or installing different equipment.
- Where corrections are necessary as a condition for service, You are responsible, and coverage under this contract will not be provided until such corrections are made.
- 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:
  - 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.
  - 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.
  - Cost of construction, carpentry, or other modifications made necessary by the existing equipment or installing different equipment.
- Any Breakdown caused by (a) rust or corrosion and/or (b) collapsed ductwork is not covered during the entire coverage period for the Home Seller.
- Any Breakdown caused by (a) rust or corrosion and/or (b) collapsed ductwork is not covered during the first thirty (30) days of coverage for the Home Buyer.