

Don't let home protection be an afterthought. Choose the right home warranty for your home.

An HSA<sup>™</sup> home warranty can help protect your budget from being derailed by unexpected costs.



# Enjoy additional coverage and services from HSA home warranty, such as:

Rekey

- **✓** Smart home tech installation and setup services
- ▼ Electronics Protection Plan ▼ New appliance and air filter discounts
- **✓** Pre-season HVAC tune-ups
- **✓** Buyer 7 Star Upgrade

- **✓** Seller HVAC Option
- and more!

See page 2 for details.

# THE PROTECTION AND CONVENIENCE YOU NEED

A home is one of the largest investments a person will ever make, so it's important to protect it. With an HSA home warranty, you can do just that.

A home warranty is a service contract that will help protect your budget against the cost of covered repairs or replacements to the major components of home systems and appliances that fail due to normal wear and tear.

Plus, we remove the time-consuming task of having to find a service company. When there's a failure, simply call us and we'll dispatch a qualified home repair professional to take care of you.

HSA home warranty is committed to delivering exceptional service every step of the way. When you're in need of a repair, you'll find HSA's commitment to quality throughout the process.

### THE EXTRAS YOU WANT

We made our coverage buildable because every home is different. Start with our basic plan, and then add on to it to complete your home warranty coverage.



Pool coverage



Electronics coverage

### **Optional Coverage**

Choose **optional coverage** to create a plan that perfectly fits your home.

- Buyer 7 Star Upgrade adds increased coverage on some appliances and home system components, includes improper installations and repairs, removal and disposal of replaced equipment, and more
- Seller HVAC Option for heating and A/C coverage while a home is on the market
- Pool coverage
- ♠ And more!

# **Special Member Offers**

An HSA home warranty gives you the comfort of knowing you're protected – and the convenience of being prepared for what's beyond the breakdowns with home services, like:

- Rekey
- Pre-season HVAC tune-ups
- Smart home tech installation and setup services
- New appliance and air filter discounts

(available for sellers when Seller Coverage is chosen)







HVAC tune-ups



new appliances

Limitations and exclusions apply. See contract for details.

Special member offers are not included in Seller Coverage. For buyer use only.

**Electronics Protection Plan**: The Electronics Protection Plan is provided by Allstate Protection Plans and can only be purchased in conjunction with an HSA home warranty. Plan is subject to a \$2,000 per claim limit and a \$5,000 aggregate claim limit.

Pre-season HVAC Tune-ups: Tune-ups are available seasonally (spring: A/C; fall: heating) for \$75 per unit.

Smart Home Tech Installation and Setup Services: Smart home tech installation and setup services are provided by a third party. Not available in all areas.

# **UNDERSTAND YOUR HOME WARRANTY**

With an HSA home warranty, you get valuable coverage for your mechanical systems and appliances; however, not all services and failures are covered. HSA wants to help you understand the coverage, so you see the value in having our home warranty. For a complete understanding of your HSA home warranty, read the sample contract portion of this brochure.

The following services:



Do not qualify for coverage:

- Normal maintenance or cleaning
- Drain line stoppages due to roots



May not qualify for repair:

- Improper installation
- Code violations



May incur additional costs:

- · Disposal of the replaced equipment
- Modifications required to fit new equipment
- Code violations
- Permit fees
- Coolant evacuation and recovery

Coverage for some of the above services is available in our Buyer 7 Star Upgrade Package. You can review the enhanced coverage included in this upgrade in the section below.

# SELLER/BUYER COVERAGE Basic Plan with \$100 Trade Call Fee \$500 SELLER HVAC OPTION Central heat, central air/heat pump and thermostat, ductwork and attached humidifier \$50

BASIC COVERAGE PLAN	SELLER	BUYER
Central heat, central air/heat pump and thermostat	Optional	<b>✓</b>
Ductwork and attached humidifier	\$50	<b>✓</b>
Water heater and instant hot water dispenser	<b>√</b>	<b>✓</b>
Plumbing parts and primary sump pump	<b>√</b>	1
Faucets and routing of drain line stoppages	<b>√</b>	1
Water, gas, drain and waste lines	<b>✓</b>	1
Polybutylene leaks	<b>√</b>	1
Toilet tank, bowl & wax ring seals (replaced with builder's standard)	1	1
Whirlpool bathtub	<b>√</b>	<b>✓</b>
Electrical system	<b>√</b>	1
Garage door opener	<b>√</b>	1
Ceiling fans and interior attic and exhaust fans	<b>√</b>	1
Refrigerator	<b>√</b>	1
Oven, stove top/range, dishwasher and garbage disposal	<b>✓</b>	<b>✓</b>
Built-in microwave oven and trash compactor	1	1
Failures due to lack of maintenance	<b>✓</b>	✓
Failures due to rust and corrosion	<b>√</b>	<b>✓</b>
Failures due to water heater sediment	/	<b>✓</b>
Rekey (up to 6 keyholes and 4 identical keys)		1
Septic system		1
Lighting fixtures and central vacuum		1
Burglar alarms, fire alarms and doorbell system		1

BUYER 7 STAR UPGRADE \$	149	BUYER
Crane charges for roof top air conditioning or heating replacement		✓
Central heat and air: registers, grills, filters & heat lamps	<b>√</b>	
Central air: refrigerant recovery and non-ducted window or wall air conditioner	✓	
Toilets replaced with like quality		✓
Smoke alarms		1
Garage door opener: hinges, springs, keypad and remote transmitter		1
Refrigerator: refrigerant recovery and ice maker/beverage dispenser		<b>√</b>
Trash compactor lock/key assembly & bucket		✓
Dishwasher racks, baskets & rollers		<b>√</b>
Built-in microwave interior lining, door glass, clock and shelves		/
Oven/range interior lining, clocks, rotisseries, racks, handles, knobs and dials		1
\$250 toward code violations		1
\$500 toward modifications on central heat, air or water heater		1
Permits up to \$250 per occurrence		✓
Disposal of replaced equipment		✓
Mismatched heating and/or air conditioning system		<b>√</b>
Improper installation/repair		<b>√</b>
BUYER OPTIONS		
Electronics Protection Plan		\$216
Water Softener		\$40
Water well pump		\$75
Electronic air cleaner		\$35
Clothes washer and dryer		\$70
Home freezer		\$30
Roof leaks		\$45
Hot tub		\$150
Swimming pool		\$150
Pool/hot tub combination (must share common mechanicals)		\$175

#### **COVERAGE TERMS**

Seller coverage: effective the date of application and continues for up to 6 months.

Buyer coverage: effective the date of closing and continues for 12 months. Renewable annually.

# SAMPLE CONTRACT

PLEASE READ THIS DOCUMENT CAREFULLY. YOU MUST NOTIFY HOME SECURITY OF AMERICA, INC. (HSA) PRIOR TO ACTUAL COMMENCEMENT OF REPAIR OR REPLACEMENT.

TO REPORT ALL CLAIMS: Call HSA at 800.367.1448. Fax service invoices to 800.329.2478.

The aggregate coverage under this agreement is limited to \$25,000.00; with a \$5,000.00 per mechanical system sub-limit, unless a lower per occurrence sub-limit or lower aggregate sub-limit is specifically enumerated elsewhere in

Certain items and events are not covered by this contract. Please refer to section F. Limitations of Liability and to the exclusions listed in each applicable section of this contract.

#### A. Coverage

1. HSA will provide home protection coverage for authorized repair or replacement of "Component Parts" mentioned as covered in accordance with the terms and conditions of this contract that fail due to "Operational Failure". HSA will cover"Loss" so long as the "Component Parts":

- A. Are located within the "Interior" of the main foundation of the home or attached or detached garage (except for the exterior well pump, septic system, condensing unit and pool/spa equipment).
- B. Are properly installed throughout the term of this contract for proper diagnosis.
- C. Become inoperative due to normal wear and tear.
  - C.1. HSA will provide coverage for systems and appliances which malfunction due to lack of maintenance rust or corrosion if the defect or mechanical failure would have otherwise been covered. Coverage is only provided for mechanical failures which occur and are reported to HSA during the term of this contract.
- D. Are in "Proper Working Order" on the effective date of this contract.
- 2. This contract covers single-family resale homes and condominium or town house units. Multi-family homes up to and including eight (8) family dwelling units may be covered if applied for and the appropriate fee is paid. Multiple-family homes qualify for listing coverage; however, coverage is limited to the owner-occupied unit, tenant occupied properties are not eligible for coverage during the listing period. Coverage is for owned or rented residential property and excludes commercial property or residences used as businesses, including but not limited to, day care centers, fraternity/sorority houses and nursing/care homes.
- 3. Coverage includes only the items stated as covered and excludes all others. Items listed as Not Covered are intended as examples of the types of items excluded from warranty coverage. They are not completely inclusive of all systems and appliances excluded from coverage. Coverage is subject to limitations and conditions specified in this contract. Please read the contract carefully,

#### B. Definitions

- 1. "Component Parts" the constituent elements of mechanical items as covered by this contract.
- 2. "Operational Failure" the mechanical breakdown of "Component Parts".
- 3. "Proper Working Order" functioning as intended and expected for its age, and within the safety standards as established by the system manufacturer
- 4. "Loss" the reasonable market cost or the actual cost HSA can contract for the required services, whichever is less, for the repair or replacement of "Component Parts".5. "Interior" the space within the external surface area which constitutes the perimeter of the residence's exterior walls; under the roofing materials; above or encased in the basement floor or home's slab, or above the ground surface in a crawl space.

#### C. Coverage Period

- 1. Home seller: coverage begins on the date HSA issues a contract number and continues for six (6) months, until close of sale or termination of listing, whichever occurs first. Seller coverage may be extended at the sole discretion of HSA.
- Home buyer: for properties involved in a real estate transaction, coverage begins at the close of sale and continues for twelve (12) months from that date. Payment is due at the close of sale.
- 3. New construction: coverage begins on the first anniversary of the close of sale and continues for one or three years from that date. Length of coverage is determined by the premium paid. Payment is due at the close of sale
- 4. Buver direct: for properties not involved in a real estate transaction, coverage begins fifteen (15) days after payment is received by HSA and continues for twelve (12) months from that date. Call 800.367,1448 for pricing and availability.

#### D. Customer Service

1. YOU MUST NOTIFY US PRIOR TO REPAIR OR REPLACEMENT. When service is needed due to an "Operational Failure," you are to telephone HSA at 800.367.1448, twenty-four (24) hours per day, and seven (7) days per week. Your call may be recorded and/or monitored for quality assurance purposes. This telephone contact shall initiate the service request without the requirement of a claim form or service application. This notification includes the requirement that we have the opportunity to speak with the service contractor prior to the implementation of any repairs. Failure to do so may result in our denial of reimbursement for the expenses you incurred.

HSA shall not be liable for a "Loss" unless notice is given to HSA prior to the expiration of your coverage and the reported "Operational Failure" is professionally diagnosed and the diagnosis is reported to HSA within 15 days after the expiration of your coverage, regardless of when the "Operational Failure" occurred.

- 2. You shall take every precaution to protect the property giving rise to the "Operational Failure" until the necessary repair or replacement is authorized by HSA and made. HSA will initiate service under normal circumstances by contacting a Service Contractor within 48 hours after your service request is made to HSA. The service contractor will contact you to set an appointment. HSA selected service contractors must be used on all claims. Please be aware, HSA may be affiliated with the company or technician performing work under this contract. (Please notify HSA if you have a complaint about an HSA selected service contractor.) If HSA cannot provide a contractor for you, HSA will approve the use of a contractor outside of its network. We have the sole right to determine if items will be repaired or replaced. Unless specifically identified elsewhere in this contract, replacement shall be with systems comparable in features, capacity and efficiency; HSA is not responsible for matching dimensions, color or brand. The use of non-original manufacturer "Component Parts", including rebuilt or refurbished parts, is permitted in making repairs under this contract. We will use original manufacturer "Component Parts" when non-original manufacturer "Component Parts" are unavailable. HSA reserves the right to obtain additional opinions at our expense. HSA reserves the right to offer cash in lieu of repair or replacement based on what HSA can expect to pay to repair the failure (parts and labor); this amount may be less than retail or less than your actual cost. Once a failure has been diagnosed, subsequent failures to the same system will be exempt from coverage unless and until proof of repair is submitted to HSA. Proof shall include, but is not limited to, receipts verifying repair and/or replacement.
- 3. TRADE CALL FEE: you are obligated to pay the Trade Call Fee or the actual cost to repair/replace, whichever is less, for each separate trade call. Trade Call Fee amount is determined by the contract price selected. A trade call means each visit by an authorized service contractor for a single trade (plumbing, electrical, appliances, heating and air conditioning and pools/spas). If multiple visits required to remedy the same problem, you are only required to pay one Trade Call Fee. If service work performed under this contract should fail, then HSA will make the necessary repairs without an additional Trade Call Fee for a period of 90 days on parts and 30 days on labor. Your payments must be made prior to completion. We will not respond to a new request for service when any previous Trade Call Fee is outstanding. Failure to pay the Trade Call Fee is outstanding. Failure to pay the Trade Call Fee will result in suspension of service until such time as the proper fee is paid. At that time, service coverage will be reinstated, but the service period will not be extended. Additional work performed by the independent service contractor at your request will be at your sole cost and risk.

In the case of a denied claim, you will be responsible for, in addition to the Trade Call Fee, any overtime charges incurred and/or charges incurred to provide access to the failure. HSA will request your approval prior to work involving overtime or accessing charges. Your refusal to approve these potential charges may cause a delay in service or the inability to diagnose the failure and determine coverage availability.

4. When you select the service contractor, you may be required to pay them directly and seek reimbursement from HSA if the service contractor will not bill us. HSA is not responsible for overtime service rates unless we determine a life threatening or property damaging "Operational Failure" has occurred. HSA will reimburse you for your approved coverage, subject to applicable Trade Call Fee(s) within 30 days of receipt of a paid invoice from the service contractor or other proof of payment acceptable to HSA. Claim documentation and any correspondence can be mailed to 150 Peabody Place, Suite 302, Memphis, TN 38103.

#### E. Covered "Component Parts"

#### Seller & Buyer Coverage

In accordance with the terms and conditions of the warranty contract, HSA will repair or replace systems and appliances specifically mentioned as covered; all others are excluded. Items listed as Not Covered are intended as examples of the types of items excluded from warranty coverage. They are not completely inclusive of all systems and appliances excluded from coverage. Please reference Section F. Limitations of Liability for general exclusions



1. DOMESTIC WATER HEATER - COVERED: tank, heat elements, thermostat, valves, flue piping, failures due to sediment build-up, electrical or gas connections; includes tankless water heaters; water heater/ heating combination units and oil systems are covered up to \$1,500 aggregate. NOT COVERED: solar/ solar-assisted water heating units, circulating pumps, expansion tanks, energy conservation flues and vents.



2. "INTERIOR" PLUMBING SYSTEM - COVERED: leaks and breaks of water supply lines, gas lines, drain and waste lines, polybutylene piping; drain line routing with rotary machinery (excludes camera diagnosis and hydro-jetting to clear the line) through an accessible cleanout, p-trap, drain or overflow access points; faucet and shower head assemblies and their respective "Component Parts" including valve for shower/

tub diverter, trip levers, tub stopper assembly and sink pop-up assembly; faucets and shower heads will be replaced with chrome builder's standard as necessary; pressure regulators, wax ring seals; toilet fixture and water tank (replaced with builder's standard as necessary); parts within the toilet tank, in-line shut-off valves, risers leading into: sinks, tubs and toilet; **primary sump pump** for pumping water only; single-point **instant hot water dispenser** including casing, element, wiring and valve; **whirpool bathtub** pump and motor assembly. **Buyer only**: septic system. **NOT COVERED:** ejector/lift pumps; basket strainers, shower base pans, shower enclosures or doos; sinks, tubs, drain tile/French drains, sprinkler systems; water well/cistern; water softener, water filter/purifier, bidets, failures due to salt, mineral beds or deposits; caulking, grouting, or tiles; lines or parts lying within an unheated area; drain line stoppages caused by roots; HSA is not responsible for installing a clean-out or pulling/re-setting a toilet to access a drain line stoppage; routing through roof vents is not covered.



3. "INTERIOR" ELECTRIC - COVERED: wiring, main service panels, sub-panels, receptacles or outlets, switches, fuse boxes, electric wiring to all major electrical equipment; outside outlets attached to the primary residential structure and garage; garage door opener (2 systems maximum) includes track assembly and carriage unit if part of the opener unit; permanently installed "Interior" attic and exhaust fans used for the intake and output of air excluding belts, shutters and filters; ceiling fans. Buyer only: central vacuum; door bell systems; lighting fixtures; burglar alarms and fire alarms. NOT COVERED: any failure in

the central electrical system caused by non-covered electrical wiring or components; direct current (D.C.) wiring or components and/or low voltage systems including wiring and relays; telephone wiring; garage dort; ables, rollers, hinges, springs, keypads, remote transmitter units or door replacement; central vacuum hoses or accessories; chandeliers; smoke alarms, intercom systems; exhaust equipment mounted on the roof (i.e. turbine ventilator).



4. KITCHEN APPLIANCES - COVERED: all "Component Parts", except for those excluded below 4. NITCHEN APPLIANCES \* COVERED; all \* Components Paris, except for those excluded between the including timers that affect the primary function of the appliance; all appliances must be located in the primary kitchen unless additional units have been approved by HSA and premium has been received by HSA; includes refrigerator, oven/range, dishwasher, garbage disposal, built-in microwave oven and trash compactor. HSA will pay up to \$3000 aggregate for the life of the contract toward repair/replacement of Built-in Professional series or ultra-premium refrigerators, including, but not limited to, Sub-Zero, Viking or Jenn-Air

(individual trademarks are owned by the brand name company). NOT COVERED: ice maker/crusher and beverage dispensers; drain, condensate line clearing, any failures to the door other than appliance controls located within the door; clocks, knobs, handles, dials, springs, hinges, tubs, liners, baskets, shelves, drains, glass breakage, probe rotisseries, racks, rollers, light bulbs, lock/key assemblies, buckets, televisions, computer screens or computers that are part of an appliance but do not affect the primary function of the appliance; stand-alone freezer; walk-in freezers; clothes washer and clothes drver

#### Seller Option (Included with buyer)

NOTE FOR SELLER: additional fee required; this option may be ordered at any time during listing coverage; however, seller coverage begins on the date the option is ordered through HSA. Items 5. and 6. in Section E. are limited to a combined \$1,500 aggregate maximum during the listing period. Seller central heat/air option must be selected to



5. CENTRAL HEAT - COVERED: (up to 2 units) includes forced air furnace; radiant electric including wiring,heat lines installed in electrical baseboards, or ceiling cables; radiant hot water/steam boilers, water heater/heating combination units and oil systems are covered up to \$1,500 aggregate including

radiant heating lines, circulating pumps and piping; solar heating units including solar collectors, reflectors and fiberglass or galvanized holding tanks that are used for storage of water for a solar heating system; heat exchangers, wall furnaces if they are the main source of heat to the residence; ductwork-statched humidfilers, thermostats, ductwork from heating unit to point of attachment at registers or grills. NOT COVERED: collector box, coal and wood burning equipment, chimneys, fireplaces, flue liners, systems with compressors larger than five tons; oil storage tanks, free standing or portable space heaters, heat or energy recovery units; air cleaners/filters, condensate line clearing, crane charges, heat lamps, filters, registers, grills, insulation, improperly sized ductwork.



6. CENTRAL AIR - COVERED: (up to 2 units) electric units, refrigerated or evaporative units, packaged systems, heat pumps; geothermal system and water source heat pump system "Component Parts" located within the "Interior" of the residence; glycol systems, water source and geothermal heat pump systems are covered up to \$1,500 aggregate; thermostats, ductwork from cooling unit to point of attachment at registers or grills. For covered air conditioning and heat pump failures, when repair is not possible and like SEER (Seasonal Berfore) Residon let PSPF (Heating Seasonal Performance Factor) equipment is not readily available, HSA will replace with 13 SEER or 77 HSPF equipment. HSA will also install a TX valve or will replace the operators of like is badden and like next if concerns the operators of equipment.

replace the evaporator coll/air handler and line set if necessary to be compatible with the replaced equipment.

Modifications, including but not limited to, a replacement pad for the condensing unit, relocation of existing equipment to accommodate larger sized equipment, ductwork fabrication or plenum work that is necessary to install the new coil in the existing space, will be the responsibility of the homeowner; if the 7 Star Upgrade is purchased, HSA will pay modification charges as outlined in Section E. 7 Star Upgrade. **NOT COVERED**: gas units, systems with compressors larger than five tons; outside/underground piping, well pump and "Component Parts" for geothermal and/or water source heat pumps; heat or energy recovery units; non-ducted air conditioners, condensate line clearing, crane charges, filters, registers, grills, insulation, improperly sized ductwork,

#### **Buyer Only Coverage**



7. ELECTRICAL ITEMS - COVERED: central vacuum motor and relay switches; we do not cover cloqued lines or conditions of inadequate capacity; door bell systems which are not part of an intercom syster lighting fixtures;burglar alarms and fire alarms. NOT COVERED: intercom systems; central vacuum hoses or accessories; chandeliers, smoke alarms,



8. SEPTIC SYSTEM - COVERED: "Operational Failures" occurring more than thirty (30) days after the inception date of buyer/buyer direct coverage; includes ejector/lift pump; failures to the septic system electrical wirring, lines, tank, and dry (refuse) well are limited to \$600 aggregate including access, diagnosis, repair and/or replacement. **NOT COVERED:** drain fields, leach beds, aerator/aerator systems and electrical supply lines; cess pools, cess pool cave-ins; upgrading system such as to city or municipal sewage system; septic tank pumping.

# SAMPLE CONTRACT



9. REKEY - COVERED: Rekey up to 6 keyholes, including delivery of a total of 4 identical keys, on previously installed and properly functioning non-electronic door knobs and/or deadbolts for the hinged doors accessing the structural walls of your covered residential property. You are responsible for payment of your Trade Call Fee and the cost of any additional services provided. A separate Trade Call Fee applies for each unit of any covered multi-unit property. NOTE: Rekey coverage not available as part of seller's listing coverage.

#### Buyer Options (Additional fee required)

Optional coverage may be purchased up to 30 days after the effective date of buyer coverage; however, coverage shall commence upon receipt of payment by HSA and will expire one year after the effective date of the contract.



10. PERMANENTLY MOUNTED ELECTRONIC AIR CLEANER - COVERED: transformer, power pack, switches, wires and elements. NOT COVERED: free standing units, mesh filters, back flush mechanisms and self-cleaning units.



11. WATER WELL PUMP - COVERED: "Operational Failures" occurring more than thirty (30) days after the inception date of buyer/buyer direct coverage are covered up to \$600 aggregate including access, diagnosis, repair and/or replacement; must be primary water source to residence. Not COVERED: digging new or deeper wells; occop/shared wells, irrigation/sprinkler wells, windmills, curing water quality, failures from lack of water, drop pipe, tank,electrical supply line, exterior piping or any part of the well that is not the pump; cistern and all "component parts."



12. WATER SOFTENER - COVERED: all "Component Parts" including electrical wiring. NOT COVERED: rental or leased equipment; repair or replacement of water softener necessitated by mineral beds or deposits; cleaning.



13. CLOTHES WASHER AND DRYER - COVERED: all "Component Parts", except for those excluded below, including control timers. NOT COVERED: any failures to the door other than appliance controls located within the door; clocks, knobs, handles, dials, springs, hinges, tubs, liners, baskets, shelves, drains, glass breakage, racks, rollers, light bulbs, buckets.



14. HOME FREEZER - COVERED: all "Component Parts", except for those excluded below, including compressor, fan motor, thermostat and wiring, NOT COVERED: walk-in freezers, drain, condensate line clearing, clocks, knobs, dials, springs, hinges, liners, any failures to the door other than appliance controls located within the door; glass breakage, baskets, racks, rollers, handles, shelves and light bulbs.



15. ROOF LEAKS - COVERED: we will pay up to \$500 aggregate to repair roof leaks only; includes shingles(cedar or asphalt), built up roofing, slate and tile. DEFINITION: the exterior surface that constitutes the top of the residence, excluding any skylights. NOT COVERED: condominium or townhouse roofs; leaking of an existing roof that has not been properly installed or attached; damage done by ice, mud, snow or wind and any acts of God; secondary damage from any type of leak or re-roofing of the residence; chimneys, gutters or downspouts, skylight or skylight flashing repairs for leaks or any other damage.



16. HOT TUB - COVERED: must have jets, impellers, valves, be able to fill with water to qualify for coverage; includes filter, heater, pump, motor, gaskets, relays, jets, impellers, valves if stand-alone hot tub (limited to \$1,000 per occurrence of "Operational Failure" when hot tub shares mechanicals with swimming pool). Note: if pool/hot tub combination option is selected the two systems must share mechanical

equipment. NOT COVERED: cleaning or sanitation equipment, skimmer equipment or secondary or booster type pumps used for cleaning pools; timers, lights,main body, liners, structural defects, covers, filter grids, concrete-encased or underground plumbing, electrical or fuel lines; geothermal, solar or solar-assisted water heaters and their respective plumbing and equipment; wood encased or otherwise inaccessible parts; any unit with an independent boiler system; salt regenerator.



17. SWIMMING POOL - COVERED: we will pay up to \$1,000 per occurrence of "Operational Failure"; includes heaters which do not have a compressor as a component; filter, pump, motor, gaskets, relays, impellers, back flush valve and above ground plumbing lines leading to and from the swimming pool; must be for a single family, commercially built and properly installed. NOT COVERED: cleaning or sanitation

equipment, skimmer equipment or secondary or booster type pumps used for cleaning pools; timers, lights, main body, liners, structural defects, covers, filter grids, concrete-encased or underground plumbing, electrical or fuel lines; geothermal, solar or solar-assisted water heaters and their respective plumbing and equipment; wood encased or otherwise inaccessible parts; any unit with an independent boiler system; salt requencator.

#### Buyer 7 Star Upgrade

Crane: we will cover up to \$300 aggregate for fees associated with the use of cranes or other lifting equipment required to remove or install rooftop heating or air conditioning units. Central Heat: adds - registers, grills, filters and heat lamps. NSA will only pay for any required replacement of disposable media filtiers if discovered during a service call initiated due to a mechanical failure related to a covered central heat or central air unit. HSA does not provide coverage for service initiated specifically for normal maintenance or filter replacement as part of normal maintenance. Central Air: adds - refrigerant recovery and non-ducted air conditioners. Plumbing: adds - toilets replaced with like quality up to \$600 per occurrence of "Operational Failure; accessing plumbing located in concrete, coverage will be limited to \$1000 aggregate. Electrical: adds - smoke alarms; garage door opener hinges, springs, keypads, remote transmitters. Appliances: adds - refrigerator refrigerant recovery; ice maker and ice/beverage dispenser; trash compactor lock and key assemblies, bucket; dishwasher racks, tubs, liners, baskets and rollers; built-in microwave interior lining, door glass, clock and shelves; oven/range interior lining, clocks, rotisseries, racks, handles, knobs and dials; clothes washer and dryer (if option purchased) tubs, liners, baskets. Code violations; when the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing, water heater or electrical "Component Part", HSA will pay up to \$250 aggregate to correct the code violations. When the correction of code violation and no related covered repair or replacement. HSA will not pay simply to remove the violation. Modification charges: if HSA has authorized the replacement of a water heater, central heat or central air system and water heater flue, drain pan, sheet metal fabrication, plenum work or installation of a new pad for a condensing unit are necessary to complete the covered repairement. HSA will n

#### F. Limitations of Liability

#### Coverage does not apply in these instances:

1. Detectable pre-existing defects or deficiencies, when the "Component Parts" were not in "Proper Working Order" on the inception date of coverage, are not covered by HSA. If, on the Buyer's effective date of this contract, the defect or malfunction of the covered "Component Parts" would not have been detectable by either visual inspection and/or simple mechanical test and/or safety test performed by a qualified professional, the defect or malfunction may qualify for coverage. For example: a simple test would be a visual inspection of a heat exchanger for cracks or a carbon-monoxide test. 2. Abuse, misuse, fire, lightning, freezing, ice, storms, smoke, water damage, acts of God, accident, earthquake, soil movement,mud, chemical or sediment build-up except as outlined in section E. I. Domestic Water Heater, fungus, rot, mold,power failure, power shortage or power outage, insect or rodent damage, pet damage, insurable peril. 3. HSA will not contract to perform service nor pay costs involving hazardous or toxic materials or asbestos, nor will it pay costs related to refrigerant recapture, evacuation or disposal of refrigerants or contaminants. If the 7 Star Upgrade is purchased forfy the buyer HSA will pay costs associated with refrigerant recovery. 4. Modification charges or costs for metal fabrication,plenum work, or electrical changes necessary to satisfy the installation requirements of a new replacement unit. If the 7 Star Upgrade is purchased forfy the buyer, HSA will pay up to \$500 aggregate towards modification charges associated with an approved heating, air conditioning or water heater repair or replacement as outlined under Section E. Buyer 7 Star Upgrade is. 5. Providing access to a plumbing or water heater repair or replacement as outlined under Section E. Buyer 3.

and ductwork systems through unobstructed walls, ceilings or floors only, and will return the access opening to a rough finish condition. HSA is not responsible for moving obstructions including, but not limited to, built-in appliances, systems, cabinets, tille and floor coverings or pulling and re-setting a sink, shower or bathub to access a failure. Any plumbing or ductwork failure requiring access through concrete, stone, rock or brick is limited to \$500 aggregate for total repair cost including access, diagnosis, repair and/or replacement, even if the primary failure is not located within the concrete, stone, rock or brick. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay up to \$1000 aggregate towards a plumbing failure requiring access through concrete, stone, rock or brick. 6. Excessive or inadequate water pressure, electrical surge, excessive or inadequate voltage, electrical currents artificially generated or inadequate amperage, water entry along the service cable. 7. Lack of capacity; normal maintenance, cleaning, adjustments, lubrication services, line bleeding, capacity increases, licenses or inspection fees; failure to maintain the temperature in the residence above freezing; improper use; contamination of fuel or energy. You are responsible for providing maintenance and cleaning on covered items as specified by the manufacturer. For example heating and air conditioning systems require periodic cleaning and/or replacement of filters and cleaning of evaporator and condenser coils. Water heaters require periodic flushing, 8. Faulty workmanship or yan person including a contractor or trade-person selected and hired. Improper installation or connection of any system, appliance or component part by a contractor/trade-person or any other person, including improper conversions of heating systems and additions of air conditioning systems to an existing heating system. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay up to \$250 aggregate per the terms outlined under Section

#### G. Building Codes

HSA is not responsible for any upgrades, work or costs required to comply with any federal, state or local laws, regulations or ordinances or utility regulations, or to meet current building or zoning code requirements, or to correct for code violations. If the 7 Star Upgrade package is purchased for/by the buyer and the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing or electrical "Component Part", HSA will pay up to \$250 aggregate to correct the code violation(s). HSA will not pay simply to remove the violation, Please reference Section E. 6 - Central air for specific information regarding air conditioning coverage and federal regulations. Under the terms of this contract, an air conditioner electrical whip and disconnect are deemed part of the central air system. HSA is not responsible for service when permits cannot be obtained, nor will it pay any costs relating to permits. If the 7 Star Upgrade package is purchased for/by the buyer HSA will pay the cost for obtaining permits for HSA-approved repairs and replacements up to \$250 per occurrence.

#### H. Cancellation, Transfer, Renewal

The warranty is non-cancelable by either party except for the following: A. The contract fees are not paid. B. Fraud or misrepresentation of facts material to the issuance of this contract. C. If the contract provides coverage for the seller during the listing period and the listing is withdrawn or expires. Should this contract be cancelable under the laws of the state where the contract holder resides, an allowable administrative fee will be charged upon cancellation.

Seller coverage under this contract is not subject to transfer and is not subject to renewal.

In the event of a transfer of the legal title and ownership of the covered residence during buyers' coverage, the remaining term may be assigned to the new homeowner. The assignee takes the warranty on the same terms, conditions, and expiration date as the assignor.

The warranty is renewable, by mutual consent, at prevailing rates for an additional 12 month period from the date of the contract expiration. HSA may, at its option, decline to issue any renewal or cancel any contract, if the contract fees are not paid within 10 days of the due date. **Note:** if you have selected a monthly payment plan, your contract will automatically renew at the expiration of this contract period. (**Renewal customers:** payment of the first installment on the renewal year premium constitutes your consent.)

#### I. Agency

Neither the real estate broker nor the broker's sales representative is an agent of HSA. Coverage is strictly determined by the warranty contract and not the representations of the real estate professional.

#### J. HSA's Rights of Recovery

In the event of any payment under this contract, HSA shall be subrogated to all of contract holder's rights of recovery against any person or organization. You shall do nothing after loss to prejudice such rights. The company shall not be bound to pay any loss if you have impaired any right of recovery for loss.

#### K. State Disclosures

Terms of this contract that are in conflict with the statutes of the states in which this contract is issued are amended to such statutes. Residents of Illinois: The purchaser of this contract may cancel this contract for a full refund less a cancellation fee within 30 calendar days of delivery of the warranty contract, provided there has been no service provided. The purchaser may also cancel at any time and receive a pro-rata refund for the unexpired term of coverage, less the value of any service provided and less the cancellation fee. The cancellation fee for any cancellation will be the lesser of 10% of the contract price or \$50. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Residents of Kentucky: This is not a contract of insurance. However, a surety bond written by fidelity and Deposit Company of Maryland, 1400 American Lane, Tower 1, 19th Floor, Schaumburg, IL 60196-1056, guarantees the performance of this agreement. If the service fails to pay any valid claim within 60 days after proof of loss has been filed, a claimant is entitled to make a claim directly against Fidelity and Deposit Company of Maryland at the address shown above. Residents of Michigan: If the performance of this service contract is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the service contract shall be extended for the period of the strike or work stoppage.

# MANAGING YOUR HOME WARRANTY



### REQUESTING SERVICE IS EASY



**Contact Us.** If the item is covered in your contract, visit myhomewarranty.com to place a service request, or call our 24/7 customer service toll-free at 800.367.1448. You will pay a Trade Call Fee for each trade (plumbing, electrical, etc.) that you request service for.



**Home Repair Professional Assigned.** HSA home warranty will assign a local, qualified home repair professional to handle your covered request.



**Schedule Service.** Your assigned home repair professional will contact you by phone to schedule an appointment during normal business hours to diagnose your covered item.



**Relax.** Your home repair professional will come to your home and repair or replace the covered item. You're responsible for any costs incurred that aren't covered under the warranty contract.

## REGISTER ONLINE AT MYHOMEWARRANTY.COM.

Accessing your HSA home warranty account is just a few convenient clicks away.



### QUICK SERVICE REQUESTS

Place your service request online, so you will have more time to enjoy your home.



### SIMPLE CONTRACT RENEWALS

Maintain your home warranty without going to the post office.



### **MOBILE-FRIENDLY ACCESS**

Control your account from anywhere, including payments and service request updates.



### 24/7 COVERAGE CHECKLIST

See what's covered and download your contract anytime.

# **COVERAGE THAT BENEFITS YOU**

# **(-)**

## **BUYER BENEFITS**

As a buyer, make sure your new home is covered by an HSA home warranty. If the seller doesn't provide the warranty, take matters into your own hands and purchase this valuable protection yourself.

- **Confidence** in the home you're buying because you have a plan. There are a lot of responsibilities and decisions that come with homeownership. This should be an easy one.
- Quality service. HSA is available 24 hours a day, 7 days a week to help you schedule a diagnosis for your covered breakdown.
- The reliability of a nationwide network of qualified, independent home service contractors. There's no need to research different vendors for repair or replacement assistance HSA has done that for you.
- Our workmanship guarantee. If there's an issue with a completed repair within 30 days of service, we'll send a contractor back out for free.



# **SELLER BENEFITS**

As a seller, a home warranty placed during the listing period can help reduce many out-of-pocket expenses sellers often experience from unexpected covered breakdowns and repairs.

- Mitigate unexpected, covered issues from the home inspection to help keep your sale on track.
- Market your listing more effectively by confirming your home is covered against unexpected, covered breakdowns.
- Maintain your budget by managing the potentially high costs of covered repairs on your included systems.
- Focus on your next home and upcoming move.







# **APPLICATION**

Online: www.onlinehsa.com

Phone: 800.367.1448

Mail WITH payment: HSA, P.O. Box 650993 • Dallas, TX 75265-0993 Mail WITHOUT payment: HSA, P.O. Box 849 • Carroll, IA 51401

Contract Number			SELECT COVER
Date Assigned			SELLER/BUYER CO
			Single Family
Form Number	NTL2021		Condominium
			Duplex
PROPERTY INFO	RMATION (REQUIRED)		Triplex
			Fourplex
Property Address to be	Covered		SELLER HVAC OPT
City	State	Zip	Central heat, air con
Listing Expiration Date	(if selling)		NEW CONSTRUCTION
	-		Year 2 through 4
	ROFESSIONAL INFORM		New Construction: C
Initiating Real Estate As	sociate: Buy	yer Seller	BUYER 7 STAR UPO
Real Estate Company In	formation		BUYER OPTIONS
Main Office Number	Fav Ph	one Number	Electronics Protection
Maiii Office Nuffiber	I QX FII	one Number	Water softener
Agent Name	Agent	Email	Water well pump
COOPERATING R	EAL ESTATE ASSOCIA	TE	Electronic air cleane
Buyer Seller			Clothes washer and
_ , _			Home freezer
Main Office Number	Fax Ph	one Number	Roof leaks
			Hot tub
Agent Name	Agent	Email	Swimming pool
CLOSING INFORM	IATION		Pool/hot tub combin (must share common
Escrow/Closing/Title Co	mnany		TOTAL
Escrow/closing/ Title co	Прапу		Subtotal
Main Office Phone Numl	ber Fax Ph	one Number	Sales Tax**
Fatimated Clasina Data	Clasin	n Nivershau	Total (payment due a
Estimated Closing Date	Ciosing	g Number	Please mail paymen
Closing Representative	Name Email A	Address	Coverage Limitatio
SELLER INFORM	ATION		Purchase Agreeme
			on the date legal titl cancelled. If seller fa
First Name	Last N	ame	court costs incurred or buyer represent t
Phone Number	- Fmail	Address	on the date of applic to notify HSA prior t
Filolie Nullibei	Lillali A	Address	coverage on that ite
Mailing Address - Only i	f different from covered prope	rty	HSA discloses to the edges by his/ her sig
BUYER INFORMA	TION		rendered in marketi
			Coverage Desired:
First Name	Last N	ame	Applicant signature
Phone Number	Email /	Address	WAIVER: Purchase of
			No other services ar
Mailing Address - Only i	f different from covered prope	rty	home warranty prote broker and real esta
'If the upgrade package	has been selected and the pro	operty is a multiple far	which otherwise wou mily dwelling, the

AGE DESIRED \$100 TRADE VERAGE CALL FEE \$500 \$465 \$800 \$1,105 \$1,405 ION ditioning/heat pump \$50 ON (Coverage begins one year after closing) \$615 all 800.367.1448 for optional coverage pricing. GRADE\* \$149 on Plan \$216 \$40 \_ \$75 \$35 \$70 drver \$30 \$45 \$150 \$150 ation \$175 mechanicals) \$ \$ \$ at closing) t in with application. ons: Some limitations and general exclusions apply to covered the sample contract section of this brochure for details. nt: When seller coverage is selected, seller agrees to pay the fee shown e transfers to the buyer. This agreement is binding and may not be ils to pay the specified fee, seller shall be liable for all attorney fees and by HSA to collect the fee. By application for this contract, seller and/ hat, to the best of their knowledge, all items are in good working order ation for this coverage. Further, seller and/or buyer agree that failure o repair or replacement of any covered item may result in a refusal of purchaser of this warranty, and the purchaser consents and acknowlnature that the employing broker may receive a minimal fee for services ng or administering the sale of this warranty plan. ☐ Seller and Buyer Coverage ☐ Buyer Coverage Only Date f this coverage is not mandatory. HSA is not the only warranty available. e contingent upon the purchase of the warranty. I have reviewed the ection plan and hereby decline coverage. I agree to hold the real estate e professional harmless in the event of a subsequent mechanical failure ıld have been covered under the warranty plan. Signature .

Final tax will be calculated on the order confirmation.

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