

## Choose the plan that works best for you!

Pricing varies by state, coverage level, and trade call fee selected.

	Basic	Most Popular! Deluxe	Best Value! Elite
<b>HVAC</b>			
Heating System and Ductwork	•	•	•
Air Conditioner/Cooler	Option available	•	•
<b>Plumbing</b>			
Faucets, Showerheads, Shower Arms	N/A	•	•
Garbage Disposal	•	•	•
Drain Line Stoppages	•	•	•
Instant Hot/Cold Water Dispenser	•	•	•
Plumbing Pipe Leaks (including polybutylene)	•	•	•
Plumbing Valves: Angle Stops, Gate Valves, Shower and Bathtub Valves	•	•	•
Toilets	•	•	•
Water Heater	•	•	•
Water Pressure Regulator	•	•	•
<b>Electrical and Other Systems</b>			
Electrical System	•	•	•
Attic, Bath Exhaust, Ceiling, Whole House Fans	•	•	•
Central Vacuum	•	•	•
Garage Door Opener	•	•	•
Garage Door Hinges, Springs, Remote Transmitters, Key Pads	N/A	•	•
Rekey Service	•	•	•
<b>Appliances</b>			
Dishwasher	•	•	•
Kitchen Exhaust Fan	•	•	•
Kitchen Refrigerator	•	•	•
Oven/Range/Cooktop/Built-in Microwave	•	•	•
Trash Compactor	•	•	•
Washer/Dryer (one set)	N/A	•	•
<b>Enhancements to Coverage Limits Per Plan Term</b>			
A/C Refrigerant Recharging (for heat pumps or with A/C Coverage)	\$20/lb.	\$20/lb.	No limit
Appliances (per appliance)	\$3,500	\$3,500	\$7,000
Correction of Code Violations, Improper Installation/Repair/Modification, Haul Away, Permits	N/A	\$500	\$1,000
<b>Optional Coverage</b>			
The following coverage options are available for an additional plan fee, unless indicated otherwise.			
Additional Refrigerator/Freezer Units			
Air Conditioner/Cooler <b>(included w/Deluxe or Elite Coverage)</b>			
Enhanced Slab Leak Limit/External Plumbing			
Limited Roof Leak Repair			
Pre-season HVAC Tune-up <b>(included w/Elite Coverage)</b>			
Septic Tank Pumping, Septic Systems, Sewage Ejector Pump			
Swimming Pool/Spa Equipment including Saltwater Circuit Board and Cell			
Water Softener/Reverse Osmosis Water Filtration System			
Guest Home up to 750 sq. ft.			

## Your Home Service Plan Agreement

Please take a moment to familiarize yourself with your home warranty Plan Contract. Keep it handy because it will save you time and money. You can also get this information at [www.orhp.com](http://www.orhp.com).

**The “ABCs of Coverage.”** We will perform services and repair or replace components, systems, and appliances mentioned as covered; we exclude all others. Coverage is subject to limitations.

We provide service for covered systems or appliances that malfunction and are reported during the term of the Plan that:

- A)** Are installed for diagnosis and located within the interior of the main foundation of the home and garage (inside the structure’s load-bearing walls). Systems or appliances located on exterior walls or outside of the home (including a porch, patio, etc.) are not covered except those items indicated with a ♦,
- B)** Were correctly installed and working properly on the effective date of the Plan, and
- C)** Have become inoperable due to normal wear and use (including rust, corrosion, and chemical or sediment build-up) after the effective date of coverage. **Pre-existing conditions are not covered.**

**Place service requests online at [www.orhp.com/requestservice](http://www.orhp.com/requestservice)**

- ✓ We accept service requests 24 hours a day, 365 days a year.
- ✓ We select and dispatch a Service Provider after receiving your service request.
- ✓ **We will not reimburse you for services performed without our prior authorization.**

**A Trade Call Fee (TCF)** is due at the time you request service for each trade dispatched (plumbing, electrical, appliance, heating/air conditioning, etc.). Service work is guaranteed for 30 days. The TCF is due whether service is covered or denied. A TCF may be due if you are not present at the scheduled appointment time, cancel your request after the Service Provider is en route to your home, or request a second opinion. **Not Applicable to Nevada Residents:** Failure to pay the TCF may result in the suspension of coverage until the proper fee is paid. At that time, coverage will be reinstated, but the term will not be extended. We will not respond to a new service request until all previous TCFs are paid.

**When you request service,** we will notify a Service Provider (an Independent Contractor who is not an agent or employee of ORHP). The Service Provider will contact you directly to schedule a mutually convenient appointment during normal business hours. Under normal circumstances, our service effort will be initiated within 48 hours. Throughout the service effort, we urge you to take reasonable measures to prevent secondary damage (e.g., turning off the water to the home in the case of a major pipe leak).

**In cases of emergency,** we will make reasonable efforts to expedite service, including initiating our service effort within 24 hours of placing your service request. An emergency is defined as a service issue resulting in:

- 1) No electricity, gas, water, or toilet facilities in the entire home;
- 2) A condition that immediately endangers health and safety;
- 3) A condition that interferes with the healthcare support of occupants; and/or
- 4) A system malfunction that is causing ongoing damage to the home.

Other conditions may, at our discretion, be considered an emergency. If you should request non-emergency service outside of normal business hours, you will be responsible for additional fees, including overtime.

**Nevada Residents:** If the emergency renders the dwelling unfit to live in due to defects that immediately endanger health or safety, repairs will commence within 24 hours, and be completed as soon as practicable. If repairs cannot be completed within three calendar days, we will provide a status report as to when repairs will be completed to you and to the Commissioner by electronic mail at [pcinsinfo@doi.nv.gov](mailto:pcinsinfo@doi.nv.gov). If you are not satisfied with the manner in which we are handling your request, you may contact the Commissioner directly at 888.872.3234.

If you experience difficulties during the service process, you can contact the Service Provider or contact us directly for assistance.

**Our extensive network of Service Providers** deliver reputable and unbiased service at fair and reasonable rates. Our network, however, is not all-inclusive for every trade in every town nationwide. Therefore, we may request or authorize you to contact an Independent Out-of-Network Contractor directly to obtain service.

**An Independent Out-of-Network Contractor** may be authorized to diagnose or perform service if these requirements are met:

- 1) The Contractor should be qualified, licensed, insured, and charge fair and reasonable rates for parts and service.
- 2) Once the Contractor is at the home, and before rendering service, they must call our Authorization Department (800.858.4488) with the diagnosis and a breakdown of required services (including parts and labor). If we agree with the Contractor's rate, we will authorize the covered repairs or replacements. We reserve the right to request a second opinion or reimburse you our cost, which may be less than retail.
- 3) We will provide an authorization number for the covered services and the dollar amount we have authorized. Failure to contact us as outlined may result in denial of coverage.
- 4) Upon completion of the authorized services, the Contractor must provide you with an itemized invoice for the authorized charges.
- 5) You must submit the itemized invoice for reimbursement, including the authorization number we provided. If you do not follow the guidelines as provided, we are not obligated to reimburse you, or we may reimburse you our cost, which may be less than retail.
- 6) A Trade Call Fee is due for each service request by trade and will be deducted from any reimbursement provided.
- 7) You are expected to pay the Independent Out-of-Network Contractor directly for the services rendered and then submit the invoice to us for reimbursement. We accept invoices by fax (800.866.2488), post (P.O. Box 5017, San Ramon, CA 94583-0917), or via email to [easyas123@orhp.com](mailto:easyas123@orhp.com). **California Residents:** Our normal processing time from the date of receipt of invoice to the issuance of a check is no more than 30 days.

**We have the sole right to determine** whether a covered system, appliance, or component will be repaired or replaced. We reserve the right to request or dispatch a second opinion at our expense. We are not responsible for non-covered work performed or non-covered costs.

**We reserve the right to provide payment** in lieu of repair or replacement in the amount of our actual cost. The payment amounts are based on our negotiated rates with our Service Provider and/or Supplier network, which may be less than retail. We are not responsible for work performed after you accept payment in lieu of service.

To facilitate payment and ensure continued coverage of the system or appliance for which we provide a payment in lieu settlement, either during the current or future term of coverage between you and us, you must send proof of repair or replacement that meets our reasonable satisfaction to [cashsettlement@orhp.com](mailto:cashsettlement@orhp.com). We typically issue a check within two weeks after we receive the verification.

**California Residents:** To ensure continued coverage of the system or appliance for which we provide a payment in lieu settlement, either during the current or future term of coverage between you and us, you must send proof of repair or replacement that meets our reasonable satisfaction to [ProofofRepair@orhp.com](mailto:ProofofRepair@orhp.com). We will issue a check no more than 30 days after we communicate our determination of coverage.

Obligations under this Plan Contract are backed by the full faith and credit of Old Republic Home Protection Co., Inc. Old Republic Home Protection, P.O. Box 5017, San Ramon, CA 94583.


## Terms and Conditions

This section of the Plan outlines coverage by trade. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. Universal exclusions and limitations of liability apply; see page 11.

In this document, Old Republic Home Protection Company, Inc. will hereinafter be referred to as “we, us, our, ORHP.” The Plan Holder will hereinafter be referred to as “you, your.”


Coverage is subject to the Terms and Conditions of Coverage summarized herein and in the Plan Contract that will be sent to the Plan Holder upon payment of the Plan fee.

### Heating/Ductwork and Air Conditioner/Cooler Coverage

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p><b>Heating System and Ductwork*</b></p> 	<p>All components that affect the heating operation of the unit, including gas, oil, or electric heating system, built-in wall or floor heater, heat pump, mini-split ductless systems, thermostat (including smart and/or Wi-Fi-enabled), ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines, heat pump refrigerant recharging when necessary as part of a covered repair. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated HSPF standards.</p> <p>Coverage is available for heating systems with capacity not exceeding five (5) tons per unit.</p> <p>For heat pumps and heat pump package units: Air Conditioner/Cooler also applies.</p> <p><b>With purchase of Deluxe or Elite, coverage includes:</b> Disposable filters, costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps.</p>	<p><b>Timers/clocks that do not affect the heating/cooling operation of the unit; vents; flues; fuel storage tanks; freestanding/window units; cable heat; zone controls and respective equipment; secondary drain pan; duct insulation; dampers; filters; diagnostic testing of, locating, and/or repairing leaks in ductwork (as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment); fireplaces and key valves; grain, wood, or pellet stoves; use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners/humidifiers/dehumidifiers/purifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines; smart vents and the like. Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.</b></p>	<p>Heating system* limit (per system): \$6,500</p> <p>*Diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water-cooled and water-sourced systems, and water heater/heating combination units limit: \$1,500</p> <p>Ductwork limit: \$1,000</p> <p><b>Refrigerant recharge limit for heat pumps or heat pump package units:</b> With purchase of Basic or Deluxe: \$20 per pound. With purchase of Elite: No limit.</p>

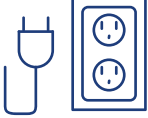
◆ We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

## Heating/Ductwork and Air Conditioner/Cooler Coverage (Continued)


Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p data-bbox="77 201 224 285"><b>Air Conditioner / Cooler*</b></p> 	<p data-bbox="261 201 773 285"><b>With purchase of the Air Conditioner Option, or included with purchase of Deluxe/Elite, coverage includes:</b></p> <p data-bbox="261 327 781 730">All components that affect the cooling operation of the unit, including the central air conditioner, wall or through the wall air conditioner and evaporator cooler (including primary drain pan), mini-split ductless systems, condenser (including compressor), evaporator coil/air handler, thermostat (including smart and/or Wi-Fi-enabled), accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g., evaporator coil piston or thermal expansion valve), costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement.</p> <p data-bbox="261 772 756 827">Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit.</p> <p data-bbox="261 869 760 1163"><b>When a condenser has failed and replacement is necessary, in order to maintain system operational compatibility and operating efficiency that meets or exceeds that of the original equipment, we will replace any covered component as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary.</b></p> <p data-bbox="261 1205 776 1381"><b>Florida and North Carolina Residents: In accordance with Florida State Code 403.6.2.1 and North Carolina State Code C403.2, when covered air conditioning equipment replacement is necessary, service will be completed following AHRI standards.</b></p>	<p data-bbox="833 201 1243 865"><b>Gas air conditioning units; portable units; zone controls and respective equipment; window units; wine refrigeration units; cooler pads; secondary drain pan; use of cranes or other lifting equipment to repair or replace units/system components; chillers and respective equipment; condensate drain pump; failures caused as a direct result of previous sealant or alternative refrigerant use; inaccessible refrigerant/condensate lines; vents; flues; smart vents and the like. Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled. This Plan does not cover costs associated with any state regulations; please refer to Limitation of Liability 1.A.4. and 4.B.</b></p>	<p data-bbox="1284 201 1511 256">Air Conditioner limit (per system): \$6,500</p> <p data-bbox="1284 298 1528 352"><b>Refrigerant recharge limit:</b></p> <p data-bbox="1284 369 1536 453">With purchase of Basic and A/C Option or Deluxe: \$20 per pound.</p> <p data-bbox="1284 495 1528 550">With purchase of Elite: No limit.</p>

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## Electrical Coverage - Includes smart and/or Wi-Fi-enabled items.







Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<b>Electrical System</b> 	Attic fans, bath exhaust fans, ceiling fans, whole house fans	<b>Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; doorbells; telephone, audio, video, computer/networking, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; meter; smart-home hubs.</b>	No limit.
	Light switches, electrical outlets, interior wiring		
	Main electrical panel/sub panel, meter base/socket/pedestal, breakers, and fuses*		
	<b>With purchase of Deluxe or Elite, coverage includes:</b> Smoke detectors (including smart and/or Wi-Fi-enabled): battery operated and hardwired.		

## Plumbing Coverage




Covered Trade	Covered	Not Covered	Coverage Limits Per Plan Term
<b>Plumbing</b> 	Angle stops, gate valves, shower and bathtub valves, diverter valves, stop and waste valves*	<b>Fixtures; bidets; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; washer boxes; multi-valve manifolds and other attachments to pipes; gas log lighter; toilet lids and seats; water heater vents and flues; shower pans; stoppages due to roots or foreign objects; leaks/damage caused by roots; stoppages that cannot be cleared with cable or hydrojetting; flow restrictions in supply lines; water heater heat pump attachment; holding, storage or expansion tanks; bathtub jets; tub spout or tub spout diverter; steam showers/rooms and associated equipment; shower towers; thermostatic valves; spray arms; basket strainer; fire suppression systems; pop-up assemblies; noises or odors without a related malfunction; caulking or grouting; inadequate or excessive water pressure; remotes. In the event of a stoppage: access to drain lines from vent; removal of toilet; costs to locate, access, or install a ground level clean-out; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/spa equipment.</b>	Valves replaced with chrome builder's standard.  Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks) and plumbing pipe leaks in polybutylene piping limit: \$1,500 in total  Toilet tanks and bowls replaced with white builder's standard.  <b>With purchase of Deluxe or Elite, coverage includes:</b>  Faucets, Roman tub valves/faucets, showerheads, shower arms replaced with chrome builder's standard.  Toilet replacement up to \$600 per toilet, per occurrence.
	Built-in instant hot/cold water dispenser		
	Built-in jetted bathtub motor, pump, and air switch assemblies		
	Built-in sump pump (for ground water only)		
	Drain line stoppages* (either branch or main) that can be cleared with a sewer cable through an accessible ground level cleanout, drain, or removable p-trap. If stoppage cannot be cleared with sewer cable, coverage includes hydrojetting through listed access points.		
	Garbage disposal		
	Recirculating pump		
	Toilet tanks, bowls, flushing mechanisms, and wax ring seals		
	Water heater* (including tankless, power vent, and direct vent unit)		
	Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene), risers		
	Water pressure regulator*		
	<b>With purchase of Deluxe or Elite, coverage includes:</b> <ul style="list-style-type: none"> <li>- Faucets, Roman tub valves/faucets, showerheads, and shower arms. Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage.</li> <li>- Interior hose bibbs.</li> <li>- Water Heater: expansion tanks*.</li> </ul>		

\* We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

## Appliance Coverage

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<b>Dishwasher</b> 	<p>All components that affect the primary functional operation of the unit.</p> <p><b>With purchase of Deluxe or Elite, coverage includes:</b></p>	<p><b>Baskets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; remote controls and respective equipment; rollers; runner guards; sensi-heat burners; shelves; timers, clocks, and vents that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits.</b></p>	<p><b>With purchase of Basic or Deluxe,</b> Appliance limit per appliance: \$3,500</p> <p><b>With purchase of Elite,</b> Appliance limit per appliance: \$7,000</p>
<b>Kitchen Exhaust Fan</b> 	<p><b>Dishwasher:</b> baskets, rollers, racks, runner guards.</p>		
<b>Oven, Range, Cooktop, Built-in Microwave</b> 	<p><b>Oven/Microwave/Range/Cooktop:</b> racks, handles, knobs, interior lining.</p>		
<b>Trash Compactor</b> 	<p><b>Trash Compactor:</b> lock and key assemblies, buckets.</p>		
<b>Kitchen Refrigerator</b> 	<p>Coverage for one freestanding or one built-in unit (single or dual compressor) with built-in ice maker located in kitchen. All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.</p>	<p><b>Filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; walk-in refrigerator; drain pans; freezers that are separate from kitchen refrigerator.</b></p>	<p><b>With purchase of Basic or Deluxe,</b> Kitchen refrigerator limit: \$3,500</p> <p><b>With purchase of Elite:</b> Kitchen refrigerator limit \$7,000</p> <p>Repair or replacement of ice makers, ice crushers, cold beverage dispensers and their respective equipment (including ice bucket) are covered for kitchen refrigerators only providing parts are available and unit is repairable. If parts are not available or unit is not repairable, our obligation is limited to payment in lieu of repair equal to the cost of repair if unit had been repairable.</p>
<b>Washer/Dryer (One Set)</b> 	<p><b>With purchase of Deluxe or Elite, coverage includes:</b></p> <p>All components that affect the washing or drying operation of the unit, including belts, pump, motor, tub, timer, drum, thermostat, transmission, heating element, control board and touch pad, rollers.</p>	<p><b>Plastic mini-tub; venting; filter; lint screen; all-in-one-tub wash/dry unit; soap/bleach dispenser.</b></p>	<p><b>With purchase of Deluxe,</b> Appliance limit per appliance: \$3,500</p> <p><b>With purchase of Elite,</b> Appliance limit per appliance: \$7,000</p>

## Miscellaneous Trades Coverage

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<b>Central Vacuum</b> 	Power unit, including motor and electrical components; dirt canister.	<b>Attachments; removable components; accessories; hoses; vents; stoppages.</b>	Limit: \$3,500
<b>Garage Door Opener</b> 	All components of the garage door opener that affect the opening and closing function, including battery backup.  <b>With purchase of Deluxe or Elite, coverage includes:</b> hinges, springs, remote transmitters, key pads.	<b>Garage doors; hinges; springs; remote transmitters; key pads; light sockets; door cables; balancing the door; rollers.</b>	No limit.
<b>Rekey Service</b> 	Rekey Service is available one time during the term of the Plan and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key(s) total.  A Trade Call Fee is due for Rekey Service requested. You will be responsible for payment directly to the locksmith for any additional services.	<b>Sliding doors; garage door openers; replacement of deadbolts, knobs, or associated hardware; replacement of locks for any reason; padlocks; gate, window, file cabinet, safe, desk, or mailbox locks; or any other services provided by a locksmith.</b>	One time

## Coverage Enhancements

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<b>Code Violations</b>	<b>With purchase of Deluxe or Elite:</b> When required to render a covered repair or replacement, we will provide up to the dollar limit: <ul style="list-style-type: none"> <li>- to correct <b>code violations</b></li> <li>- for required <b>permits</b></li> <li>- for <b>haul away</b> of a covered appliance, system, HVAC component, or water heater when replacing</li> <li>- to correct an <b>improper installation/repair/modification</b> of a system or appliance, or correct any mismatch condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality.</li> </ul>	<b>For heating and air conditioning systems, coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.</b>	<b>With purchase of Deluxe, combined limit: \$500 in total</b>  <b>With purchase of Elite, combined limit: \$1,000 in total</b>
<b>Haul Away</b>			
<b>Improper Installation/Repair/Modification</b>			
<b>Permits</b>			



## Optional Coverage

This section of the Plan outlines Optional Coverage available. Optional Coverage purchased and included in your Plan Contract is identified on your Declaration of Coverage. Optional Coverage cannot be added after the initial payment of Plan fee. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. Universal exclusions and limitations of liability apply; see page 11.

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p><b>Additional Refrigerator/ Freezer Units</b></p>	<p>Provides coverage for up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer and freestanding ice maker. Single compressor units only.</p> <p>All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.</p>	<p><b>Built-in ice maker; ice crusher; beverage dispenser and their respective equipment; filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; dual compressor units; kegerator; walk-in refrigerator; drain pans.</b></p>	<p>Limit: \$500 in total</p> <p>Freestanding ice maker only: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If parts are not available or unit is not repairable, our obligation is limited to payment in lieu of repair equal to the cost of repair if unit had been repairable.</p>
<p><b>Enhanced Slab Leak Limit and External Plumbing*</b></p> <p>Coverage is not available to condos or multi-unit buildings.</p>	<p>When required to render a covered service, we will:</p> <p>a) Increase the Standard Plan limit per Plan term by \$1,000 for the repair/replacement of plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete that are located within the interior of the main foundation of the home and garage (inside the load-bearing walls of the structure).</p> <p>b) Provide coverage up to \$1,000 for external pipe leaks located outside the foundation of the covered structure, including water, gas and drain lines that service only the main home or other structure we cover. Repair or replace exterior hose bibbs and main shut off valve.</p>	<p><b>Faucets; sprinkler/irrigation systems; swimming pool/built-in pool piping; downspout; landscape drain lines; damage due to roots.</b></p>	<p>Enhanced Slab Leak Limit: \$1,000</p> <p>External Plumbing Limit: \$1,000</p>

◆ We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

## Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p><b>Limited Roof Leak Repair*</b></p>	<p>The repair of specific leaks that occur in the roof or roof cap located over the occupied living area of the main dwelling (excluding garage), provided the leaks are the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition on the effective date of the Plan.</p>	<p><b>Gutters; downspouts; drain lines; flashing; skylights; patio covers; scuppers; glass; sheet metal; ridge vent; roof mounted installations; leaks that occur in a deck or balcony when deck or balcony serves as the roof of the structure below; leaks that result from or that are caused by roof mounted installations; improper construction or repairs; missing or broken roof shingles or tiles; damage caused by persons walking or standing on the roof; failure to perform normal maintenance to roof and gutters; improper installation; leaks manifested prior to the effective date of the Plan.</b></p>	<p>Limit: \$1,000</p> <p>An actual water leak must occur during the coverage period for coverage to apply under this Plan.</p> <p><b>Not Applicable to Nevada Residents:</b> If the area of the roof that is leaking has deteriorated to such an extent that the leak cannot be repaired without partial replacement of the roof, the company's obligation is limited to the cost of repair if such leak had been repairable. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.</p>
<p><b>Pre-Season HVAC Tune-Up</b></p> <p>Coverage is not available to guest homes/casitas.</p>	<p><b>With purchase of the Pre-Season HVAC Tune-Up Option, or included with purchase of Elite:</b></p> <p>We will perform one A/C Pre-Season Tune-up between February and April and one Heating System Pre-Season Tune-up between September and November. You are responsible for requesting the tune-up during the pre-season period.</p> <p>Calibrate thermostat, test temperature split, check refrigerant levels &amp; system pressures and add refrigerant if necessary, check amp draw on condenser fan and compressor, check condenser coils and rinse with water if necessary, check the evaporator coils and blower, check contactors, check accessible condensate lines for leaks, clean or replace filters (owner supplied), clean &amp; tighten electrical connections, test capacitors, and check heating operation, inspect pilot system, test safety switches, test limit switches, and clean burners.</p>	<p><b>Filters; clearing of condensate line stoppages; evaporator/indoor coil cleaning, including acid cleaning; cleaning or unclogging services required to correct problems related to lack of maintenance.</b></p>	<p>Maintenance tune-ups are provided for one unit.</p> <p>A Trade Call Fee is due for each seasonal tune-up requested. If you would like additional units tuned-up, you are responsible to pay the Service Provider directly for each additional unit. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.</p>

\* We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

## Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p><b>Septic Tank Pumping, Septic Systems, Sewage Ejector Pump*</b></p> <p>Coverage is not available to multi-unit buildings.</p>	<p><b>Septic Tank Pumping (For Single or Dual Compartment Tanks):</b></p> <p>Septic tank must service only the main home or other structure covered by us. If the septic tank is full or a stoppage is the result of a septic tank back-up, we will pump the septic tank (and dispose of waste) one time during the term of the Plan.</p> <p><b>Septic System/Sewage Ejector Pump:</b></p> <p>Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.</p>	<p>Seepage pits; stoppage or damage due to roots; the cost of locating tank; chemical treatments; tile fields and leach beds; leach lines; lateral lines; insufficient capacity; level sensors/ switches; control panels; associated electrical lines.</p>	<p>Septic Tank Pumping Limit: One time</p> <p>Septic System/ Sewage Ejector Pump Limit: \$500</p>
<p><b>Swimming Pool/Spa Equipment including Saltwater Circuit Board and Cell*</b></p>	<p>Above ground level and accessible working parts and components of heating and filtration system, including heater, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/check/auto fill valve, pool sweep motor and pump/booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower, saltwater circuit board and cell.</p>	<p>Remote control panel and switches; air switches; water chemistry control equipment and materials (e.g., chlorinators, ionizers, ozonators, etc.); disposable filtration mediums (sand, diatomaceous earth, filter cartridges, etc.); skimmer; heat pump; valve actuator motor; salt; cleaning equipment including pop-up heads, turbo valves, pool sweeps; swim jet/resistance pool and respective equipment; damage or failure as a result of chemical imbalance; underground water, gas, and electrical lines; lights, jets; ornamental fountain motors and pumps; power center; electronic or computerized control boards that are part of a remote or automated management system (e.g., Aqualink, Compool, or the like) and any respective equipment; liners; overflow/negative edge/infinity pool motor and effects pump; inflatable pool/spa equipment; steam showers/ rooms and associated equipment.</p>	<p>Limit: \$3,000</p>
<p><b>Water Softener / RO Water Filtration*</b></p>	<p>Water softener/reverse osmosis system (for drinking water), including smart and/or Wi-Fi-enabled systems, and their respective equipment.</p>	<p>Leased or rented units; any and all treatment, purification, odor control, iron filtration components and systems; discharge drywells; resin bed replacement; salt; replacement of filters, water filters, pre-filters, filter components; replacement membranes; RO filtration system for pool/spa.</p>	<p>Limit: \$500</p>
<p><b>Well Pump*</b></p> <p>Coverage is not available to multi-unit buildings.</p>	<p>Pump servicing only the home or other structure covered by us. Domestic use only.</p>	<p>Booster pump; control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.</p>	<p>One well pump per Plan. Limit: \$1,500</p>

\* We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

## Limits of Liability

It is important that you understand the Plan coverage and its limitations, as they may affect the coverage provided for any service requested. This Plan Contract is intended to provide quality protection against the high cost of home repair. It is intended to help reduce the Plan Holder's out-of-pocket costs for covered services. Coverage is not all-inclusive; there may be situations in which you will be responsible to pay additional costs for parts or services not covered by the Plan. In those situations, we will work with you to determine the best course of action to reasonably minimize your out-of-pocket costs.

### 1. GENERAL LIMITATIONS. THIS PLAN DOES NOT COVER:

- A. System or appliance repairs, replacements or upgrades required as a result of:
  - 1. A malfunction due to missing components or equipment;
  - 2. A malfunction due to lack of capacity or incorrect sizing of the existing system or appliance;
  - 3. A malfunction due to a system or appliance with mismatched components in terms of capacity or efficiency;\*
  - 4. Any federal, state, or local regulations or ordinances; utility regulations; building or zoning code.
- B. Routine maintenance or cleaning.
- C. Damage caused by people, pests, or pets.
- D. Missing components.
- E. Improper repair/installation/modification of the covered item.\*
- F. Any costs related to the repair or replacement of systems, appliances, or components covered, in whole or in part, by an existing manufacturer/distributor/or other warranty.
- G. Repair, replacement, installation, or modification of any covered system or component for which a manufacturer has issued a warning, recall, or other design flaw or determination of defect.
- H. Cosmetic or other defects that do not affect the functioning of the unit.
- I. Solar systems and components, including holding tanks.
- J. Electronic, computerized, pneumatic, energy, smart-home, or manual management systems.
- K. Systems or appliances classified by the manufacturer as commercial, or commercial equipment modified for domestic use.
- L. Electrolysis.
- M. Outside or underground piping and components for geothermal and watersourced heat pumps, including well pumps and respective equipment.
- N. Matching dimensions, color, or brand. For appliance replacements, we will make reasonable effort to match color/finish whenever possible, up to the available dollar limit. We are responsible for providing installation of equipment comparable in features (that affect the operation of the system or appliance), capacity, and efficiency only. If feature is no longer available, our obligation is limited to equivalent unit based on available existing features. We may install a lesser capacity unit (water heater, HVAC unit, etc.) if the projected output, recovery time, or efficiency of the replacement unit is equal to or greater than that of the existing unit being replaced.
- O. Systems and appliances that have no malfunction, that have not failed due to normal wear and use, or that are not installed for diagnosis.
- P. Services requested prior to the effective date of the coverage or after the expiration date of coverage.
- Q. Services requested for Optional Coverage not purchased, or for Options not available to Home Seller.
- R. Restocking and return shipping fees.

\*Additional Coverage may be available with Deluxe or Elite.

### 2. PERMITS AND OTHER FEES:

- A. You may be responsible for the payment of additional fees not covered according to the terms and conditions of the Plan. These fees may include, but are not limited to:
  - 1. The cost of permits and code upgrades.\*
  - 2. The cost to haul away components, systems, or appliances that have been replaced under the terms of coverage.\*
  - 3. The cost for cranes or other lifting equipment.
  - 4. The cost of construction, carpentry, or other modifications made necessary by existing or installing different equipment.
  - 5. Relocation of equipment.
  - 6. Costs related to refrigerant recapture, reclaim, and disposal.\*

### 3. ACCESS:

- A. When covered heating and plumbing service is performed, access will be provided through unobstructed walls, ceilings, and floors only. In that case, we will return access opening to a rough finish condition (concrete, mud, wire, drywall, plaster, and tape). We reserve the right to provide payment in lieu of repairs.
- B. We do not cover the restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like.
- C. We are not responsible for providing or closing access to covered items, except as noted above and in Coverage Limits Per Plan Term.
- D. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.
- E. We do not excavate or backfill.

### 4. GENERAL EXCLUSIONS:

- A. This Plan does not cover services required as a result of:
  - 1. Accidents; water damage; failure due to power surge or overload; or structural damage or defect.
  - 2. Lightning; mud; earthquake; fire; flood; freezing; ice; snow; soil movement; wind; storms; or acts of nature.
- B. Except where noted, we do not pay for upgrades; components; equipment; or services required due to the incompatibility or dimensions of the existing equipment with the replacement system; appliance; or component; or with new types of chemicals or material utilized to operate the replacement equipment. This includes without limitation, differences in technology; refrigerant requirements; or efficiency as mandated by federal, state or local governments. If upgrades are required, we cannot perform service until you complete corrective work. If additional costs are incurred in order to comply with regulations, we will not be responsible for the added expense.
- C. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- D. We do not pay, nor are we liable, for secondary or consequential loss or damage; personal or property loss or damage; or bodily injury of any kind.
- E. We are not responsible for a Service Provider's neglect or delay; or their failure to provide service, repair, or replacement; nor are we responsible for any delay in service, or failure to provide service, which may be caused by conditions beyond our control, such as, but not limited to, parts on order, labor difficulties, or weather.
- F. We do not pay for food spoilage; loss of income; utility bills; or living expenses.
- G. We are not responsible to perform service involving, providing disposal of, or remediation for, contaminants/hazardous/toxic materials, such as, but not limited to: asbestos; mold; sewage spills; or lead paint.
- H. We do not pay, nor are we liable, for any claim arising as a result of any pathogenic organism such as: bacteria; yeast; mildew; virus; rot or fungus; mold or their spores; mycotoxins; or other metabolic products. We are not, under any circumstances, responsible for:
  - 1. Diagnosis, repair, removal, or remediation of such substances;
  - 2. Damages resulting from such substances, even when caused by or related to a covered malfunction;
  - 3. Damages resulting from such substances, regardless of any event or cause that contributed in any sequence to damage or injury.

## Things You Should Know

Coverage is subject to the Terms and Conditions of Coverage summarized herein and in the Plan Contract that will be sent to the Plan Holder upon payment of the Plan fee.

### Plan Effective Dates:

Your Plan term (effective and expiration dates) is indicated on the Declaration of Coverage that is sent to you upon receipt of payment. **Coverage is effective for a one-year term, beginning 30 days following receipt of payment by us.**

Optional Coverage cannot be added after the initial payment of Plan fee. We provide coverage for single-family, residential-use homes (including condominium, townhome, manufactured, or mobile home) less than 5,000 sq. ft., unless amended by us before the effective date of coverage. We do not provide coverage for homes that are 10,000 sq. ft. or more. Guest homes, casitas, mother-in-law units, and ADUs up to 750 sq. ft. are covered if the appropriate fee is paid.

This coverage is for residential-use property only. It does not cover commercial property or homes used as a business, such as nursing/care homes, fraternity/sorority houses, or daycare centers.

### Renewals:

The Plan will be renewed at our discretion. If your Plan is eligible for renewal, we will notify you of the Plan fee and the terms of renewal approximately 60 days before your coverage expires. To ensure there is no lapse of coverage, payment must be received before the Plan's expiration. Plan fees may increase upon renewal.

We also offer the convenience of automatic renewal. When you select automatic renewal, you authorize us to continue charging your credit card on file, ensuring that your coverage renews automatically. If you would like to change your payment preference or remove the automatic renewal provision, contact us at [cancellation@orhp.com](mailto:cancellation@orhp.com).

### Transfer by Plan Holder:

This Plan is transferable to a new owner. In that event, please notify us.

### Cancellation:

This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled, you shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**For state-specific Cancellation and Amendments, see next pages.**

### Important Dispute Resolution:

This Plan is subject to Arbitration. Please read carefully as you will be giving up various rights to have disputes resolved in court and/or as part of a multi-party or class proceeding.

**Dispute Resolution: Most of your concerns about the Plan can be addressed simply by contacting us at 800.972.5985. In the event we cannot resolve any dispute with you, this Plan will be subject to the Arbitration Provision. Please read it carefully. Under this provision, you will be giving up certain rights to have a dispute settled in court and/or settled as a part of a multi party or class proceeding. Georgia, Kentucky, South Carolina, Utah Residents: Nothing contained in this provision will affect your right to file a direct claim against Old Republic Surety. Arizona Residents: Both parties must agree to arbitration. Nothing contained in this provision will affect your right to file a complaint with the Arizona Department of Insurance and Financial Institutions (ADIFI) under the provisions of A.R.S. §20-1095.09 and/or §20-461. Complaints in connection with this Agreement may be directed to the ADIFI at 602.364.2499 or [difi.az.gov](http://difi.az.gov).**

**If you do not want to agree to this provision, you may cancel your Plan by contacting us at [arbitration@orhp.com](mailto:arbitration@orhp.com) within 30 days of purchase of your Home Protection Plan. Otherwise, this arbitration provision will be applicable.**

**Arbitration:** By entering into this Agreement the parties agree and acknowledge that all disputes they have that involve us, or arise out of actions that we did or did not take, shall be arbitrated as set forth herein as long as the claim is in excess of the applicable small claims court jurisdictional limit. *The parties further agree that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding.*

All disputes or claims between the parties arising out of the agreement or the parties' relationship shall be settled as follows:

- 1) Small claims court; for claims within the applicable small claims court jurisdictional limit, or
- 2) Final and binding arbitration held in the county of the covered property address (or other location mutually agreed upon by both parties) for claims in excess of the Small Claims Court jurisdictional limit.

Georgia Residents: Nothing contained in this provision will affect your right to file a direct claim against Old Republic Surety.

The arbitration shall be conducted by the American Arbitration Association pursuant to its rules for consumer disputes. Copies of the AAA Rules and forms can be located at [www.adr.org](http://www.adr.org), or by calling 800.778.7879. The Company agrees to pay the initial filing fee if the customer cannot afford to pay the fee or to reimburse the customer for filing fees unless the arbitrator determines that the claim is frivolous. *The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgement in any court of proper jurisdiction.*

The parties expressly agree that this Agreement and this arbitration provision involve and concern interstate commerce and are governed by the provisions of the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule.

## State-Specific Cancellation and Amendments

**California, District of Columbia, Idaho, Kansas, Maryland, Mississippi, Missouri, Oregon, Tennessee, Virginia:** This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled, you shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**Alabama:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$25 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less. A ten percent (10%) penalty per month shall be added to a refund not paid within thirty (30) days of request to cancel.

**Arizona:** This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled, you shall be entitled to a pro-rata refund of the paid Plan fee for the unexpired term, less service cost incurred and a processing fee equal to \$75 or 10% of the gross amount paid for the Plan, whichever is less.

**Arkansas:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less. If Plan is canceled by us, we shall mail a notice to you at the last known address contained in our records, at least 15 days prior to cancellation, stating the reason and effective date of cancellation. A ten percent (10%) penalty per month shall be added to a refund not paid within forty-five (45) days of request to cancel.

**Florida:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or wellbeing of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 10 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred, and a processing fee equal to 5% of the gross Plan fee will be deducted. If Plan is canceled after 10 days, you will receive a pro rata refund for the unexpired term less service cost incurred. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**Florida Residents: *Certain items and events are not covered by this contract. Please refer to the exclusions listed in boldface type in this document.*** Home Warranty Companies may not provide listing period coverage free of charge. Rates charged are not subject to regulation.

**Georgia:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; or 3) upon mutual agreement between you and ORHP. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term less service cost incurred. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less. If Plan is canceled by us, we shall mail a notice to you at the last known address contained in our records, at least 30 days prior to cancellation, stating the reason and effective date of cancellation. A ten percent (10%) penalty per month shall be added to a refund not paid within forty five (45) days of request to cancel.

**Georgia Residents:** This is not a contract of Insurance. However, the performance of this agreement is guaranteed by a surety bond. If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995.

**Kentucky:** This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled, you shall be entitled to a pro-rata refund of the paid Plan fee for the unexpired term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**Kentucky Residents:** 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.

This is not a contract of Insurance. However, the performance of this agreement is guaranteed by a surety bond. If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Insurance Company, c/o Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995.

## State-Specific Cancellation and Amendments

**Louisiana:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less. If Plan is canceled by us, we shall mail a notice to you at the last known address contained in our records, at least 15 days prior to cancellation, stating the reason and effective date of cancellation. A 10% penalty per month shall be added to a refund not paid within 45 days of request to cancel.

**Louisiana Residents:** This is not an insurance contract.

**Nevada:** Our reasons for cancellation include 1) nonpayment of fees by you; 2) fraud or misrepresentation of facts material to the Plan by you in obtaining the service contract, or in presenting a claim for service thereunder. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, you will receive a pro rata refund for the unexpired term, less service cost incurred during the current contract year and a \$25 cancellation fee. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred during the current contract year and a \$25 cancellation fee. If Plan is canceled by us, you will receive a pro rata refund for the unexpired term less unpaid trade call fees. If Plan is canceled by us, we shall mail a notice to you at the last known address contained in our records, at least 15 days prior to cancellation, stating the reason and effective date of cancellation. A 10% penalty per month shall be added to a refund not paid within 45 days of request to cancel.

**New Mexico:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**North Carolina:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less. A ten percent (10%) penalty per month shall be added to a refund not paid within forty five (45) days of request to cancel.

**Ohio:** This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled, you shall be entitled to a pro-rata refund of the paid Plan fee for the unexpired term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**Ohio Residents—Mandatory Endorsement:** This contract is non-cancelable by purchaser or person entitled to benefit under the contract.

**Ohio Residents:** 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.

**Oklahoma:** This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled, you shall be entitled to a pro-rata refund of the paid Plan fee for the unexpired term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**South Carolina:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less. A ten percent (10%) penalty per month shall be added to a refund not paid within forty five (45) days of request to cancel.

**South Carolina Residents:** If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995. In the event of any dispute, the contract holder can contact the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina, 29202-3105 or 800.768.3467.

## State-Specific Cancellation and Amendments

**Texas:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider.

If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If Plan is canceled by us, you will be entitled to a pro rata refund for the unexpired term, less service cost incurred. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

**This contract is issued pursuant to a license granted by the Texas Department of Licensing and Regulation, and complaints in connection with this contract may be filed online at [www.tdlr.texas.gov/complaints](http://www.tdlr.texas.gov/complaints). The purchase of a home warranty contract is optional and similar coverage may be purchased through other residential service companies or insurance companies authorized to transact business in Texas.**

**YOU THE BUYER HAVE OTHER RIGHTS AND REMEDIES UNDER TEXAS DECEPTIVE TRADE PRACTICES-CONSUMER PROTECTION ACT WHICH ARE IN ADDITION TO ANY REMEDY WHICH MAY BE AVAILABLE UNDER THIS CONTRACT. FOR MORE INFORMATION CONCERNING YOUR RIGHTS, CONTACT THE CONSUMER PROTECTION DIVISION OF THE ATTORNEY GENERAL'S OFFICE, YOUR LOCAL DISTRICT OR COUNTY ATTORNEY OR THE ATTORNEY OF YOUR CHOICE.**

Purchaser's Signature \_\_\_\_\_

Date \_\_\_\_\_

**Utah:** Our reasons for cancellation only include 1) nonpayment of fees; or 2) misrepresentation of facts material to the Plan. If Plan is canceled, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$25 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

If Plan is canceled by us, a 30-day notice will be provided prior to cancellation.

**Utah Residents:** Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. This service contract or warranty is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department.

**Washington:** Our reasons for cancellation include 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is canceled within the first 30 days of coverage, you will receive a full refund. However, if services have been rendered, service cost incurred will be deducted. If Plan is canceled after 30 days, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

