



OLD REPUBLIC HOME PROTECTION

Rossmoor Mutual Co-op Exclusive

HOME WARRANTY PLAN

CALIFORNIA

**UNCOMPROMISING
PROTECTION**
for the place you call HOME

**Rossmoor Mutual Co-op Exclusive
13 Months of Coverage!**

Rekey Service included

Undetectable pre-existing
conditions

2-year plans available!

Plans from only \$140



NHSCA
Company Code
12H424



Over 25 years



Home is where the heart is.

Old Republic Home Protection keeps your home systems and appliances protected with our comprehensive home warranty plans.



What is a Home Warranty?

Think of your systems and appliances like the heartbeat of your home, working in the background to support your lifestyle. When they malfunction, you can rest easy knowing that we are there for you with comprehensive repair and replacement coverage.

Safeguard what matters most with a home warranty from Old Republic Home Protection. Every home is unique, which is why we offer plans that can be custom-fit to meet the specific needs of your home.

Homebuyer benefits

- Request service 24 hours a day, 365 days a year
- Peace of mind knowing you're protected against unexpected repair and replacement costs for covered items
- Our network of service providers takes the guesswork out of choosing a technician

What could you pay without a home warranty?*

	Cost to Repair	Cost to Replace
Heating System	\$304	\$2,161
Air Conditioning	\$317	\$3,560
Water Heater	\$337	\$2,161
Oven / Range	\$342	\$3,496
Refrigerator	\$365	\$3,269
Washer / Dryer	\$287	\$1,282
Plumbing	\$257	\$2,112

*Some items listed may be Optional Coverage. Costs shown are based on actual invoices paid by Old Republic Home Protection in 2022; retail costs may be higher. Costs may vary in your area. See Plan details for terms and conditions of coverage.

The Old Republic Difference

Our Promise

We realize that behind every service request there are real people with busy lives and pressing needs. We're committed to providing effective, efficient solutions so you can celebrate the joy of homeownership!

We Care.

We handle claims on a case-by-case basis: fast, friendly, efficiently.

We Listen.

We understand there is a human side to home warranties.

We're Dependable.

We want to give solutions, not excuses.

We're Helpful and Sincere.

We take pride in the service we offer.

We Know the Difference between "company policy" and "customer service."

We Set the Premier Example.

We offer comprehensive coverage and quality service at reasonable rates.

Our goal is to create a positive difference in your life.



PROUD HERITAGE

50 YEARS
in Business

We're not going anywhere!

SOLID REPUTATION

A⁺ Better
Business
Bureau

A rating to be proud of

DEPENDABLE SERVICE

More than
\$160 MILLION
spent on claims
in 2023

600⁺
Team Members

Proud to be
People Helping People

More than
6 MILLION
customers served
since 1974

680,000+
service requests placed in 2023

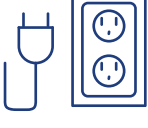
Terms and Conditions

This section of the Plan Contract lists covered appliances and systems by trade with Silver Coverage. With purchase of Gold Coverage, coverage is enhanced as indicated in the Covered section. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 8.

Appliance Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold Coverage as indicated in the Covered section)	Coverage Limits Per Plan Term
Dishwasher 	All components that affect the primary functional operation of the unit. With purchase of Gold Coverage, coverage is enhanced, and also includes: Dishwasher: baskets, rollers, racks, runner guards.	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.	Appliance limit per appliance: \$3,000 With purchase of Gold Coverage, appliance limit per appliance increases by \$2,000 (\$5,000 in total)
Kitchen Exhaust Fan 	All components that affect the primary functional operation of the unit.		
Oven, Range, Cooktop, Built-in Microwave 	All components that affect the primary functional operation of the unit. With purchase of Gold Coverage, coverage is enhanced, and also includes: Oven/Microwave/Range/Cooktop: racks, handles, knobs, interior lining.		
Trash Compactor 	All components that affect the primary functional operation of the unit. With purchase of Gold Coverage, coverage is enhanced, and also includes: Trash Compactor: lock and key assemblies, buckets.		

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

Covered Item	Covered	Not Covered (Certain items covered with Gold Coverage as indicated in the Covered section)	Coverage Limits Per Plan Term
Electrical System 	Attic fans, bath exhaust fans, ceiling fans, whole house fans Light switches, electrical outlets, interior wiring, doorbells, telephone wiring Main electrical panel/sub panel, meter base/ socket/pedestal, breakers, and fuses* With purchase of Gold Coverage, coverage is enhanced, and also includes: Smoke detectors (including smart and/or Wi-Fi-enabled): battery operated and hardwired.	Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; audio, video, computer/networking, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; chimes; meter; smart-home hubs.	Electrical System: No limit Doorbell Limit: \$500 With purchase of Gold Coverage: Smoke detector limit: No limit

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

Plumbing Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold Coverage as indicated in the Covered section)	Coverage Limits Per Plan Term
Plumbing 	Angle stops, gate valves, shower and bathtub valves, diverter valves, stop and waste valves*	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 cleanout; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/ spa equipment.	Valves replaced with chrome builder's standard.
	Built-in instant hot/cold water dispensers		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: \$1,000 in total
	Built-in jetted bathtub motor, pump, and air switch assemblies		Toilet tanks and bowls replaced with white builder's standard.
	Built-in sump pumps (for ground water only)		Water heater limit: \$5,000
	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 available access points.		All other covered plumbing items: No limit
	Garbage disposals		With purchase of Gold Coverage: - Faucets, Roman tub valves/ faucets, showerheads, shower arms replaced with chrome builder's standard. - Toilet replacement up to \$600 per toilet, per occurrence.
	Recirculating pumps		
	Toilet tanks, bowls, flushing mechanisms, and wax ring seals		
	Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene vent pipes), risers		
	Water heaters* (including tankless, power vent, and direct vent unit)		
	Water pressure regulators*		
	With purchase of Gold Coverage, coverage is enhanced, and also includes: - Faucets, Roman tub valves/faucets, showerheads, and shower arms. - Interior hose bibbs. - Water Heater: expansion tanks*.		

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Miscellaneous Trades Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold Coverage as indicated in the Covered section)	Coverage Limits Per Plan Term
Central Vacuum 	Central Vacuum Coverage includes repair or replacement of: power unit for the vacuum, including motor and electrical components; dirt canister.	Attachments; removable components; accessories; hoses; vents; stoppages.	Limit: No limit
Garage Door Opener 	Garage Door Opener Coverage includes repair or replacement of: all components of the garage door opener that affect the opening and closing function, including battery backup. With purchase of Gold Coverage, coverage is enhanced, and also includes: hinges, springs, remote transmitters, key pads.	Garage doors; hinges; springs; remote transmitters; key pads; light sockets; door cables; balancing the door; rollers.	Garage Door Opener Limit: No limit With purchase of Gold Coverage: Garage door opener hinges, springs, remote transmitters, key pads limit: No limit
Pest Control Coverage 	Treatment for pests is limited to treatment within the interior of the main foundation of the home and garage for the following pests: • Ants • Centipedes • Clover Mites • Crickets • Earwigs • Mice • Millipedes • Pill bugs • Roaches • Silverfish • Sow bugs • Spiders	Fire/pharaoh/carpenter ant varieties; continuous treatment programs; cost to fumigate, including tenting the home; rodent proofing; German roaches; bed bugs; termites	Limit: No limit
Rekey Service 	Rekey Service is available one time during the Plan Term and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key(s) total.	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.	One time rekey; up to 6 keyholes, 4 copies of the key(s)

Coverage Enhancements

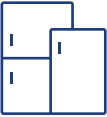
Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Code Violations	With purchase of Gold Coverage, coverage is enhanced, and also includes: When required to render a covered repair or replacement, we will provide up to the dollar limit: – to correct code violations – for required permits – for haul away of a covered appliance, system, or water heater when replacing that covered appliance, system, or component. – to correct an improper installation/repair/modification of a system or appliance, or correct any mismatch condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality.	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.	Code Violations Limit: up to \$250
Haul Away			Permits Limit: up to \$250 per occurrence
Improper Installation/Repair/Modification			Haul Away Limit: up to \$100 per occurrence
Permits			Improper Installation/Repair/Modification Limit: No limit

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 may be added at any time prior to close of sale and up to 60 days after close of sale. Other than purchases within the 60-day grace period, 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. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 8.

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Kitchen Refrigerator 	The kitchen refrigerator option covers the repair or replacement of 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.	Baskets; buckets; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; detachable components; cost of recapture or disposal of refrigerant; dials; door glass; drain pans; drawers; filters; flues; food spoilage; freezers that are separate from kitchen refrigerator; handles; insulation; interior lining; interior thermal shell; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; refrigerator/oven combination units; rollers; runner guards; shelves; trays; trim kits; vents; walk-in refrigerator; wine vaults.	Limit: \$3,000 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 these 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. With purchase of Gold Coverage and Kitchen Refrigerator Option, appliance limit per appliance increases by \$2,000 (\$5,000 in total).
Additional Refrigerator/ Freezer Units  Only available with purchase of Kitchen Refrigerator Option.	This option provides for the repair or replacement of up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer or freestanding ice maker. This option covers all components that affect the cooling operation of the refrigeration unit, including compressor, thermostat, condenser coil, evaporator, and defrost system for single compressor units only.	Baskets; buckets; built-in ice maker; beverage dispenser and their respective equipment; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; detachable components; dials; door glass; drain pans; drawers; dual compressor units; filters; food spoilage; ice crusher; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; rollers; runner guards; shelves; trays; trim kits; vents; walk-in refrigerator; wine vaults.	Limit: \$1,000 in total 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 these 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.

Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Washer/Dryer (One Set)* 	The Washer/Dryer option covers the repair or replacement of 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.	All-in-one-tub wash/dry unit; baskets; buckets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lint screen; pans; plastic mini-tub; racks; rollers; runner guards; shelves; soap/bleach dispenser trays; trim kits; vents; venting.	Washer Limit: \$3,000 Dryer Limit: \$3,000 With purchase of Gold Coverage and Washer/Dryer Option, appliance limit per appliance increases by \$2,000 (\$5,000 in total).
Appliance Limit Upgrade 	An additional \$2,000 will be applied toward the coverage plan limits for the diagnosis, repair, or replacement of covered appliances, Washer/Dryer, Kitchen Refrigerator, and Additional Refrigerator/Freezer Unit coverage options. The applicable coverage options for the Washer/Dryer, Kitchen Refrigerator, and/or Additional Refrigerator/Freezer Units must be purchased or included in the plan. All other terms and conditions of coverage apply.	See Not Covered sections for Appliance Coverage, Washer/Dryer, Kitchen Refrigerator, and/or Additional Refrigerator/Freezer Units options, as applicable.	Additional Appliance Limit (per appliance): \$2,000 With purchase of Silver Coverage, appliance limit per appliance: \$5,000. With purchase of Gold Coverage, appliance limit per appliance: \$7,000.

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

When You Need Us

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 information on the terms and conditions of your contract at www.orhp.com.

We will perform services and repair or replace components, systems, and appliances that are listed 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 Plan Term 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) or other covered structure as indicated on the Declaration of Coverage. 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, and
- C) Have become inoperable due to normal wear and use (including rust, corrosion, and chemical or sediment build-up), after the Effective Date. Malfunctions pre-existing the Effective Date are not covered.

Coverage may apply to a malfunction that existed at the Effective Date/transfer of ownership (excluding renewal and non-real estate transaction customers) if, at that time, the malfunction was:

- 1) unknown to the home seller, agent, buyer, or home inspector,
- 2) undetectable and would not have been detectable by visual inspection or simple mechanical test. A visual inspection of the covered item verifies that it appears structurally intact and without damage or missing parts that would indicate inoperability. A simple mechanical test consists of turning the unit on and off, and verifying the unit operates without irregular sounds, smoke, or other abnormal outcomes.

Place Service Requests online at www.orhp.com/requestservice or call us at 800.972.5985.

- ✓ 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.**

When you request service, we will notify a Service Provider (an Independent Out-of-Network 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. We will initiate service within 48 hours after the Service Request is received.

In cases of **Emergency**, we will initiate service within 24 hours. If there is no Emergency, and you request service outside of Normal Business Hours, you will be responsible for any additional fees that the Service Provider may charge for the appointment occurring outside of Normal Business Hours or on an expedited basis.

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

You are responsible to pay a **Trade Call Fee**. The Trade Call Fee is due for each dispatched Service Request by trade (plumbing, electrical, appliance, heating/air conditioning, etc.). The Trade Call Fee is due at the time of Service Request. The work performed by our Service Providers is guaranteed for 30 days. The Trade Call Fee is due whether service is covered or denied. A Trade Call Fee may be due if you fail to be present at the scheduled appointment time, if you cancel your request once the Service Provider is en route to your home, or you request a second opinion of the Service Provider's diagnosis.

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. In cases where we do not have a Service Provider available in your area at the time of the Service Request, we may request or authorize you to make direct contact with a contractor who is not one of our Service Providers to obtain service.

We may authorize contractors or technicians who are not one of our Service Providers to diagnose or perform service, subject to the following:

- 1) Once the contractor or technician is at your home, and prior to any services being rendered, the technician must call our Authorization Department at 800.858.4488 with the diagnosis and a breakdown of services required (including parts and labor). Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate. If we do not agree with the bid provided by the contractor or technician, we reserve the right to request a second opinion or, if you prefer, we may authorize the repair and reimburse you our cost, which may be less than the amount actually charged by the contractor or technician.
- 2) We will provide an Authorization Number for the covered services and dollar amount we have authorized. Failure to contact us as outlined may result in denial of coverage.
- 3) Upon completion of the authorized services, the Contractor must provide you with an itemized invoice for the authorized charges.
- 4) You must submit the itemized invoice, including the Authorization Number provided by us, for reimbursement. If you do not follow the guidelines as provided, we have no obligation to reimburse you, or we may reimburse you our cost, which may be less than retail.
- 5) A Trade Call Fee is due for each Service Request by trade and will be deducted from any reimbursement provided.
- 6) 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 at easyas123@orhp.com.

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 for the following reasons:

- 1) Age or obsolescence of a covered system or appliance prevents the possibility of repair or replacement; or
- 2) Emergency, or
- 3) Repair or replacement cost exceeds the available Coverage Limit Per Plan Term

Universal Exclusions and Limits of Liability

It is important that you understand the Plan Contract, including the coverage provided and its limitations on the coverage provided. 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 Contract. 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 CONTRACT 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 water-sourced 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 or after the Expiration Date.
- Q. Services requested for Optional Coverage not purchased.
- R. Restocking and return shipping fees.
- S. 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.

- T. 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.
- U. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- V. 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.
- W. 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.
- X. We do not pay for food spoilage; loss of income; utility bills; or living expenses.
- Y. 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.
- Z. 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.

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 Contract. These fees include:
 - 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 Plan 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.

*Additional coverage may be available with Gold Coverage.

Things You Should Know

Please see the Cancellation and Arbitration clauses.

Covered Property:

We provide coverage for single-family, residential-use (including condominium, townhome, manufactured, or mobile home) resale homes less than 5,000 sq. ft. Coverage for homes 10,000 sq. ft. or more is not available.

Renewals:

The Plan Contract may be renewed at our discretion. If your Plan Contract is eligible for renewal, we will notify you of the Plan Fee and terms of renewal approximately 60 days prior to Expiration Date. To ensure there is no lapse of coverage, payment must be received prior to the Expiration Date of your current Plan Contract. Plan Fees may increase upon renewal. Upon renewal, a \$5 per transaction convenience fee will be charged to Plan Holders who chose installment payments.

Transfer by Plan Holder:

Should you sell your home during the Plan Term, the Plan Contract is transferable to a new owner. In that event, please notify us at 800.445.6999.

Cancellation:

This Plan Contract is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan Contract or a request for service thereunder; or 3) upon your request for cancellation to ORHP. If the Plan Contract is canceled, you shall be entitled to a pro-rata refund of the paid Plan Fee for the unexpired Plan 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.

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

Dispute Resolution: Most of your concerns about the Plan Contract can be addressed simply by contacting us at 800.972.5985. In the event we cannot resolve any dispute with you, this Plan Contract 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.

If you do not want to agree to this provision, you may cancel your Plan Contract by contacting us at arbitration@orhp.com within 30 days of the Effective Date. 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.

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, 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.

Definitions Appendix

The certain words and phrases used in this Plan Contract mean the following:

Close of Sale: The date which a property sale is registered with the county/state and changes ownership from the seller to the buyer.

Coverage Limits Per Plan Term / Limit: The total amount of coverage ORHP will provide during each Plan Contract term.

Covered Property: The term “covered property” means a facility, structure, or real property zoned for residential use and identified by street address, tax map number, or other legal description where the systems and/or appliances covered by this plan are located.

Emergency. Any occasion where the time necessary for the repair or replacement of an appliance or system or the delay in availability of in-network service providers will endanger the health or safety of the Plan Holder or other residents of the covered property.

Improper repair/installation/modification: The breakdown of the covered appliance or system is caused by the improper installation or repair of the covered item.

Independent Out-of-Network Contractor: a qualified, licensed, and insured contractor that does not have a service provider agreement with ORHP.

Normal Business Hours: Those hours between 8:00 A.M. (0800) and 5:00 P.M. (1700) in the local time zone for the Covered Property

Normal wear and use: The expected and natural deterioration of the covered appliance or system that occurs over time when used in a normal and expected manner for residential purposes.

Payment in Lieu / payment in lieu settlement: The monetary payment you may receive instead of the repair or replacement of a covered system or appliance.

Plan Contract: The Declaration of Coverage and the Terms and Conditions together constitute the Plan Contract.

Plan Holder: The party to this plan contract who either owns the Covered Property or has the authority to direct repairs of appliances and systems located in the Covered Property.

Plan Term: The period of time during which coverage is in effect, beginning on the Effective Date and terminating on the Expiration Date, as indicated on your Declaration of Coverage.

Rough Finish: The basic level of finish that any access holes or openings made by the Service Provider will be returned to as part of a Service Request prior to sanding or application of any primer, sealant, paint, tile, or other type of final decorative covering.

Service Provider: The independent repair service provider authorized by ORHP to perform services under this Plan Contract.

Service Request: The individual request for service for a covered system or appliance that the Plan Holder places with ORHP under the plan.

Trade Call Fee: Money paid by the Plan Holder directly to ORHP at the time a dispatched service is requested and authorized.



OLD REPUBLIC HOME PROTECTION



Scan to
Order Online!

ROSSMOOR CO-OP APPLICATION

Internet: www.orhp.com | Phone: 800.445.6999

Mail Application and Check to:

P.O. Box 7500, San Francisco, CA 94120-7500

Select Plan Coverage

Coverage is for homes less than 5,000 sq. ft.

COVERAGE—13-MONTH PLANS

	13-MONTH PLAN	2-YEAR*
☐ Silver Coverage	☐ \$140	☐ \$240
☐ Gold Coverage	☐ \$215	☐ \$365

OPTIONS

	13-MONTH	2-YEAR*
Kitchen Refrigerator	☐ \$ 50	☐ \$ 80
Additional Refrigerator/Freezer Units (four units total) (only available with Kitchen Refrigerator Option)	☐ \$ 50	☐ \$ 100
Washer/Dryer (Per Set)	☐ \$ 80	☐ \$ 120
Washer/Dryer/Kitchen Refrigerator	☐ \$ 115	☐ \$ 180
Appliance Limit Upgrade	☐ \$ 100	☐ \$ 200

PLAN TOTAL Due at Close of Sale

\$ _____

*Available only for homes going through a real estate transaction.

Plan # _____

\$85 Trade Call Fee

Home Warranty Advantages



Protect your budget

Save money on the repair or replacement of your covered home systems and appliances.



Reduce stress, save time

Let us find an experienced technician for you, so you can focus on more important things.



We're always open!

When a covered item fails, request service online or by phone. Anytime. Day or night.



Renewable coverage

Don't let your valuable coverage expire. Renew your home warranty each year.

Covered Property:

Street _____

City _____

State _____

Zip _____

Homebuyer:

Buyer's Name _____

Buyer's email _____

Buyer's Phone # _____

Buyer's Mailing Address (If different from Covered Property) _____

City _____

State _____

Zip _____

Agent Information:

Initiating Agent Name _____

Main Office Phone # _____

Real Estate Company Name _____

Initiating Agent Email _____

Cooperating Agent Name _____

Main Office Phone # _____

Real Estate Company Name _____

Cooperating Agent Email _____

Closing Information:

Closing Company _____

Main Office Phone # _____

Closing Officer Name _____

Closing Officer Email _____

File # _____

Estimated Close Date _____

Acceptance or Waiver

☐ I ACCEPT the home warranty coverage and options I have selected above.

☐ I DECLINE the benefits of this coverage. I agree not to hold the real estate company, broker and/or agents liable for the service, repair, or replacement of a system or appliance that may have been covered by this plan. I understand coverage is not all-inclusive and contains specific exclusions and limitations.

Signature _____

Date _____

WHICH PLAN is right for you?

\$85 TRADE CALL FEE

HOMEBUYER	SILVER	GOLD
Single Family Home	\$140	\$215
COVERED		
Dishwasher	•	•
Kitchen Exhaust Fan	•	•
Oven/Range/Cooktop	•	•
Built-in Microwave Oven	•	•
Trash Compactor	•	•
Electrical System	•	•
Doorbells	•	•
Telephone Wiring	•	•
Exhaust, Attic, Ceiling, Whole House Fans	•	•
Built-in Jetted Bathtub	•	•
Drain Line Stoppages	•	•
Garbage Disposal	•	•
Instant Hot/Cold Water Dispenser	•	•
Plumbing Pipe Leaks (including polybutylene)	•	•
Recirculating Pump	•	•
Sump Pump	•	•
Toilets	•	•
Water Heater	•	•
Water Pressure Regulator	•	•
Central Vacuum	•	•
Garage Door Opener	•	•
Pest Control	•	•
Rekey Service	•	•
Additional Appliance Components		•
Faucets • Showerheads • Shower Arms		•
Code Upgrades • Permits • Haul Away • Cranes		•
Mismatched Systems • Improper Installation		•

CALL 800.445.6999

OPTIONAL COVERAGE

Kitchen Refrigerator	\$ 50
Additional Refrigerator/Freezer Units (Only available with Kitchen Refrigerator Option)	\$ 50
Washer/Dryer (Per Set)	\$ 80
Washer/Dryer/Kitchen Refrigerator	\$ 115
Appliance Limit Upgrade	\$ 100

Rossmoor Mutual Co-op
Home Warranty Plan:

Exclusively available to the 1st, 2nd,
and 8th Walnut Creek Mutual Co-op

Rossmoor Exclusive
13 Months of Coverage!

Old Republic Home Protection provides a 13-month Home Warranty Plan to cover some items not covered by the Mutual.

The many benefits of our Plan include:

- Budget protection against unexpected and often costly repairs and replacements
- A \$85 Trade Call Fee per trade call
- Fast, friendly service. We even offer quick fixes to solve service concerns over the phone, saving you both time and money!

Note: The 1st, 2nd, and 8th Walnut Creek Mutual provides coverage on many of the systems and appliances normally covered under the Old Republic Home Protection Plan; however, the Mutual specifically excludes coverage for the electrical system, any upgraded appliances, and any non-Mutual owned appliances.

(3/29/2024)

See plan for complete coverage and exclusion details.

