OLD REPUBLIC HOME PROTECTION COMPANY, INC.

Welcome to Old Republic Home Protection!

We’re so glad to be your home warranty provider.

Your Old Republic home warranty is a service contract that helps reduce your out-of-pocket costs associated with common home system and appliance failures.

This document is the guide to your valuable home warranty coverage. Please take a few moments to read it—and keep it on hand to get the most out of your home warranty!

Covered Systems and Appliances*

- Air Conditioner†
- Furnace/ Heating System
- Water Heater
- Electrical System
- Plumbing
- Kitchen Refrigerator
- Oven/ Range/ Cooktop
- Dishwasher
- Washer/ Dryer†
- Kitchen Exhaust Fan
- Pool/Spa Equipment†
- Garage Door Opener
- Rekey Service
- And more!

*Terms and conditions apply. See the Declaration of Coverage for coverage, exclusions, and service details. †Optional coverage in some states.

How to Get the Most from Your Home Warranty

Review your coverage

Verify your home warranty plan and options using the enclosed Declaration of Coverage page. You can view details about your specific coverage in the Terms and Conditions section of this document.

Join Homeowner Central

Once your home warranty plan is active, create an account at www.orhp.com/hoc to request service 24/7/365, make payments, update your address, renew your home warranty, and more!

Relax—we've got you covered!

Pro Tip: Performing the manufacturer's recommended routine maintenance may help keep your covered systems and appliances running longer.

How to Request Service

1 Submit your service request at www.orhp.com/hoc.

2 You pay the trade call fee, and we find an independent service provider to diagnose your issue.

3 The independent service provider contacts you to schedule a convenient appointment.

Declaration of Coverage

Covered Property:

Plan Contract Number:

Property Type:
Plan Fee:
Plan Ordered By:

Registration Code:
Effective Date:
Expiration Date:
Issue Date:
Trade Call Fee:

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.” Plan Fees are based on property type/square footage. If the property type/square footage listed is not accurate, additional Plan Fees or a refund may be due. To make corrections, please call 800.445.6999. If during the performance of service, we identify that additional Plan Fees are due, they must be paid at time of service.

OPTIONAL COVERAGE: Optional Coverage purchased and included in your Plan Contract is identified below. Optional Coverage cannot be added after the initial payment of Plan Fee. Optional Coverage terminates on the Expiration Date.

Plan and Options included in your coverage:

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.**

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.**

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.

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.

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 required services (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 the 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 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

Terms and Conditions

This section of the Plan Contract lists covered systems and appliances by trade. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. For multi-unit dwellings, limits are per dwelling. 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 13.

Appliance Coverage

Covered Item	Covered	Not Covered (Certain items covered with Deluxe/Elite Plans 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 Deluxe or Elite, coverage is enhanced, and also includes:** **Dishwasher:** baskets, rollers, racks, runner guards.	**Baskets; 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; detachable components; dials; door glass; drain pans; drawers; filters; flues; food spoilage; freezers that are separate from kitchen refrigerator; handles; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lock and key assemblies; microwave/cooktop drawer or range drawer combination unit; multi-media centers; pans; portable or freestanding microwave; racks; refrigerator/ oven combination units; 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; walk-in refrigerator; wine vaults.**	Appliance limit per appliance: $3,500 **With purchase of Deluxe,** Appliance limit per appliance: $3,500 **With purchase of Elite,** Appliance limit per appliance: $7,000
Kitchen Exhaust Fan	All components that affect the primary functional operation of the unit.		
Kitchen Refrigerator	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.		**For Kitchen Refrigerator:** 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
Oven, Range, Cooktop, Built-in Microwave	All components that affect the primary functional operation of the unit. **With purchase of Deluxe or Elite, 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 Deluxe or Elite, coverage is enhanced, and also includes:** **Trash Compactor:** lock and key assemblies, buckets.		
Washer/Dryer (One Set)✦ Included in Deluxe or Elite Coverage	**With purchase of Deluxe or Elite, coverage includes Washer/Dryer Coverage:** 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; filter; lint screen; plastic mini-tub; soap/bleach dispenser; venting.**	**With purchase of Deluxe,** Appliance limit per appliance: $3,500 **With purchase of Elite,** Appliance limit per appliance: $7,000

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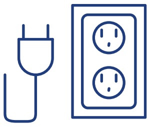
Electrical Coverage - Includes smart and/or Wi-Fi-enabled items.			
Covered Item	**Covered**	**Not Covered** (Certain items covered with Deluxe/Elite Plans as indicated in the Covered section)	**Coverage Limits Per Plan Term**
Electrical System 	Attic fans, bath exhaust fans, ceiling fans, whole house fans Light switches, electrical outlets, interior wiring Main electrical panel/sub panel, meter base/ socket/pedestal, breakers, and fuses✦ **With purchase of Deluxe or Elite, 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; 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.**	Electrical System: No limit. **With purchase of Deluxe or Elite:** Smoke Detector limit: No limit

Heating/Ductwork and Air Conditioner/Cooler Coverage			
Covered Trade	**Covered**	**Not Covered** (Certain items covered with Deluxe/Elite Plans as indicated in the Covered section)	**Coverage Limits Per Plan Term**
Heating System and Ductwork✦ 	Heating System/Ductwork Coverage includes repair or replacement of 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. Coverage is available for heating systems with capacity not exceeding five (5) tons per unit. For heat pumps and heat pump package units: Air Conditioner/Cooler Coverage applies; see page 7. **With purchase of Deluxe or Elite, coverage is enhanced, and also includes:** Disposable filters, costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps.	**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. Certain systems are designed to meet particular square footage needs. If the system is inadequate to meet the square footage of the home, then coverage does not apply**	Heating system* limit (per system): $6,500 *Except for 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 Ductwork limit: $1,000 **Refrigerant recharge limit for heat pumps or heat pump package units:** With purchase of Basic: $20 per pound With purchase of Deluxe: $20 per pound. With purchase of Elite: No limit.

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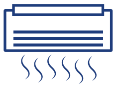
Heating/Ductwork and Air Conditioner/Cooler Coverage (Continued)			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Air Conditioner / Cooler✦  Included in Deluxe or Elite Coverage	**With purchase of the Air Conditioner Option, or included with purchase of Deluxe/Elite, coverage includes:** 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. Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit. **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.**	**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. Certain systems are designed to meet particular square footage needs. If the system is inadequate to meet the square footage of the home, then coverage does not apply.**	Air Conditioner limit (per system): $6,500 **Refrigerant recharge limit:** With purchase of Basic and A/C Option: $20 per pound. With purchase of Deluxe: $20 per pound. With purchase of Elite: No limit.

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Plumbing Coverage

<table>
<tr><th>Covered Trade</th><th>Covered</th><th>Not Covered
(Certain items covered with Deluxe/Elite Plans as indicated in the Covered section)</th><th>Coverage Limits Per Plan Term</th></tr>
<tr><td rowspan="12">Plumbing</td><td>Angle stops, gate valves, shower and bathtub valves, diverter valves, stop and waste valves✦</td><td rowspan="12">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.</td><td rowspan="2">Valves replaced with chrome builder's standard.</td></tr>
<tr><td>Built-in instant hot/cold water dispensers</td></tr>
<tr><td>Built-in jetted bathtub motor, pump, and air switch assemblies</td><td rowspan="3">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</td></tr>
<tr><td>Built-in sump pump (for ground water only)</td></tr>
<tr><td>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.</td></tr>
<tr><td>Garbage disposals</td><td rowspan="2">Toilet tanks and bowls replaced with white builder's standard.</td></tr>
<tr><td>Recirculating pumps</td></tr>
<tr><td>Toilet tanks, bowls, flushing mechanisms, and wax ring seals</td><td rowspan="2">All other covered plumbing items: No limit.</td></tr>
<tr><td>Water heater✦ (including tankless, power vent, and direct vent unit)</td></tr>
<tr><td>Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene), risers</td><td rowspan="3">With purchase of Deluxe or Elite:
− Faucets, Roman tub valves/faucets, showerheads, shower arms replaced with chrome builder's standard
− Toilet replacement up to $600 per toilet, per occurrence.</td></tr>
<tr><td>Water pressure regulators✦</td></tr>
<tr><td>With purchase of Deluxe or Elite, coverage is enhanced, and also includes:
− Faucets, Roman tub valves/faucets, showerheads, and shower arms. Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage.
− Interior hose bibbs.
− Water Heater: expansion tanks✦.</td></tr>
</table>

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Miscellaneous Trades Coverage

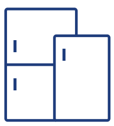
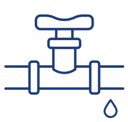
Covered Item	Covered	Not Covered (Certain items covered with Deluxe/Elite Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Central Vacuum	Central Vacuum Coverage includes repair or replacement of: power unit, including motor and electrical components; dirt canister.	**Attachments; removable components; accessories; hoses; vents; stoppages.**	Limit: $3,500
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 Deluxe or Elite, 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 Deluxe or Elite:** Garage door opener hinges, springs, remote transmitters, key pads 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 **Haul Away** **Improper Installation/ Repair/ Modification** **Permits**	**With purchase of Deluxe or Elite, 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, HVAC component, or water heater when replacing − 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.**	**With purchase of Deluxe,** combined limit: $500 in total **With purchase of Elite,** combined limit: $1,000 in total

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. 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 apply, located on page 13

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Additional Refrigerator/ Freezer Units 	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 unit, including compressor, thermostat, condenser coil, evaporator, and defrost system for single compressor units only.	**Beverage dispenser and their respective equipment; built-in ice maker; 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; drain pans; dual compressor units; filter; food spoilage; ice crusher; insulation; interior thermal shell; kegerator; multi-media centers; refrigerator/oven combination units; walk-in refrigerator; wine vaults.**	Limit: $500 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.
Enhanced Slab Leak Limit and External Plumbing✦  Coverage is not available to condos or multi-unit buildings.	When required to render a covered service, we will: a) Increase the 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). 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.	**Faucets; sprinkler/irrigation systems; swimming pool/built-in pool piping; downspout; landscape drain lines; damage due to roots.**	Enhanced Slab Leak Limit: $1,000 External Plumbing Limit: $1,000

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Optional Coverage (Continued)			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Limited Roof Leak Repair✦	The repair of specific leaks that occur during the Coverage Period. The leak must be in the roof or roof cap located over the occupied living area of the main dwelling (excluding garage), provided the leaks must be the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition (no leaks had manifested and not been repaired).	**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.**	Limit: $1,000 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.
Pre-season HVAC Tune-up Included in Elite Coverage Coverage is not available to guest homes/ casitas.	**With purchase of the Pre-Season HVAC Tune-Up Option, or included with purchase of Elite:** 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. Calibrate thermostat, test temperature split, check refrigerant levels & 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 & tighten electrical connections, test capacitors, and check heating operation, inspect pilot system, test safety switches, test limit switches, and clean burners.	**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.**	Maintenance tune-ups are provided for one unit. 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.

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Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Septic Tank Pumping, Septic Systems, Sewage Ejector Pump✦ Coverage is not available to multi-unit buildings.	**Septic Tank Pumping (For Single or Dual Compartment Tanks):** 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 Plan Term. **Septic System/Sewage Ejector Pump:** Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.	**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.**	Septic Tank Pumping Limit: One time Septic System/ Sewage Ejector Pump Limit: $500
Swimming Pool/Spa Equipment including Saltwater Circuit Board and Cell✦	Swimming Pool/Spa Equipment covers above ground level and accessible working parts and components of heating and filtration systems of pools and spas, 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 of pools and spas	**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.**	Limit: $3,000
Water Softener / RO Water Filtration✦	Water softener/reverse osmosis system (for drinking water), including smart and/ or Wi-Fi-enabled systems, and their respective equipment.	**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.**	Limit: $500
Well Pump✦ Coverage is not available to multi-unit buildings.	Pump servicing only the home or other structure covered by us. Domestic use only.	**Booster pump; control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.**	One well pump Limit: $1,500

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

Universal Exclusions and Limits of Liability

It is important that you understand the Plan Contract, including the coverage provided and the 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 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 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 servicesrequired 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.

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

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 areincurred 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 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 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.

Things You Should Know

Covered Property:

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. We do not provide coverage for homes that are 10,000 sq. ft. or more. Duplex, triplex, and fourplex multi-unit homes are covered if the appropriate fee is paid. Guest homes, casitas, mother-in-law units, and ADUs (Additional Dwelling Units) 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. If the Plan Contract is for a duplex, triplex, or fourplex, then all units within the dwelling must be covered by an ORHP Plan Contract for applicable coverage to apply to shared systems and appliances. Common grounds and facilities are excluded.

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 the 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.

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 Plan 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.

Please visit our website at www.orhp.com/privacy-policy to review our Privacy Policy Statement.

Definitions Appendix

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

1. **Coverage Limits Per Plan Term / Limit:** The total amount of coverage ORHP will provide during each Plan Contract term.
2. **Coverage Period:** The coverage term that begins on the Effective Date and terminates on the Expiration Date.
3. **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.
4. **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.
5. **Improper repair/installation/modification:** The breakdown of the covered appliance or system is caused by the improper installation or repair of the covered item.
6. **Independent Out-of-Network Contractor:** a qualified, licensed, and insured contractor that does not have a service provider agreement with ORHP.
7. **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.
8. **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.
9. **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.
10. **Plan Contract:** The Declaration of Coverage and the Terms and Conditions together constitute the Plan Contract.
11. **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.
12. **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.
13. **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.
14. **Service Provider:** The independent repair service provider authorized by ORHP to perform services under this Plan Contract.
15. **Service Request:** The individual request for service for a covered system or appliance that the Plan Holder places with ORHP under the plan.
16. **Trade Call Fee:** Money paid by the Plan Holder directly to ORHP at the time a dispatched service is requested and authorized.

Service Notes:

Date: **Notes:**