



OLD REPUBLIC HOME PROTECTION



FREEDOM HOME WARRANTY PLAN

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

Patriot Plan \$295

Liberty Plan \$395

Freedom Plan \$495

\$65 Trade Call Fee



NHSCA
Company Code
12H424



A+ Rating



Home is where the heart is.

While you're building a lifetime of memories, Old Republic Home Protection keeps your home 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 Freedom home warranty plan from Old Republic Home Protection. Every home is unique, which is why we offer options and upgrades to custom-fit the coverage to meet the specific needs of your home.

What could you pay without a home warranty?*

	Cost to Repair	Cost to Replace
Heating System	\$273	\$5,600
Air Conditioning	\$316	\$5,030
Water Heater	\$175	\$3,015
Oven / Range	\$288	\$9,855
Refrigerator	\$318	\$4,963
Washer / Dryer	\$236	\$1,796
Plumbing	\$195	\$2,680

Home seller benefits

- Homes may sell faster and for a higher price
- Attract better offers and increase buyer confidence
- Provide after-sale liability protection

Home buyer benefits

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

*Some items listed may be Optional Coverage. Costs shown are average costs based on actual invoices paid by ORHP in 2019. Costs may vary in your area. See Plan details for terms and conditions of coverage.

Home Warranty Advantages



Protect your budget

Save money on the repair or replacement of your covered home system 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.

The Old Republic Difference

A PROUD HERITAGE

45+ YEARS
in Business
We're not going anywhere!

600+
Employees
Proud to be
"People Helping People"

A GREAT REPUTATION

A+ Better
Business
Bureau
A rating to be proud of

Rated
GREAT
on
★ Trustpilot

DEPENDABLE SERVICE

More than
\$130 MILLION
spent on claims
in 2019

600,000+
work orders processed in 2019

More than
6 MILLION
customers served
since 1974

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.



Patriot Plan

This section of the Plan outlines Standard Coverage by trade. Please note: Universal exclusions and limitations of liability apply. **Standard Coverage is for both Home Seller and Home Buyer, unless otherwise indicated.** In this document, Old Republic Home Protection Company, Inc. will hereinafter be referred to as “we, us, our, ORHP.” The Home Seller/Home Buyer/Plan Holder will hereinafter be referred to as “you, your.”

Coverage subject to Terms and Conditions of Coverage summarized herein, and will be contained in the Plan Contract to be sent to Home Buyer upon payment of Plan fee.

Home Seller’s Coverage Plan Limits: Access, Diagnosis, Repair and/or Replacement \$500 limit in total

HVAC COVERAGE \$1,500 limit in total

Heating System/Ductwork Coverage◆

All components that affect the heating operation of the unit, including the primary gas, oil, or electric heating system◆, built-in wall or floor heater, heat pump◆, mini-split ductless systems, thermostat, ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines. 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. There is no limit to the number of covered heating units. For heat pumps and heat pump package units: Air Conditioner/Cooler also applies.

NOT COVERED: 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 (even if primary source of heat); use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners; humidifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines; Smart Vents and the like. Coverage does not apply if the system is undersized relative to the square footage of the area being heated/cooled.

Air Conditioner/Cooler◆

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, accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g., evaporator coil piston or thermal expansion valve).

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.

Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered air conditioning units.

NOT COVERED: Gas air conditioning units; portable units; zone controls and respective equipment; window 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; refrigerant recapture, reclaim, and disposal; vents; flues; Smart Vents and the like. Coverage does not apply if the system is undersized relative to the square footage of the area being heated/cooled.

LIBERTY COVERAGE INCLUDES: Up to \$100 per occurrence for haul away of a covered HVAC component when replacing that covered component; disposable filters; costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement (\$500 limit; recharge limited to \$20 per pound, maximum five pounds).

Plumbing Coverage \$1,000 limit

- Drain line stoppages◆ which can be cleared with sewer cable through an accessible, existing ground level cleanout (main line) or removable p-trap (branch line), or with hydrojetting if stoppage cannot be cleared with sewer cable (unless stoppage is due to roots).
- Water, supply/drain, gas, or sewer vent pipe leaks or breaks (including polybutylene)
- Toilet tanks, bowls, flushing mechanisms, and wax ring seals
- Water heater◆ (including tankless, power vent, and direct vent unit)
- Built-in jetted bathtub motor, pump, and air switch assemblies
- Shower and bathtub valves, including diverter valves
- Recirculating pump
- Garbage disposal
- Stop and waste valves◆
- Water pressure regulator◆
- Built-in instant hot/cold water dispenser
- Risers
- Angle stops and gate valves
- Built-in sump pump (for ground water only)

NOT COVERED: Fixtures; bidets and remotes; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; 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; 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. 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; washer boxes.

NOTE: 1. Toilet tanks and bowls replaced with white builder’s standard.
2. Valves replaced with chrome builder’s standard.

LIBERTY COVERAGE INCLUDES: Up to \$100 per occurrence for haul away of a water heater when covered replacement is required; faucets, showerheads, and shower arms (replaced with chrome builder’s standard); exterior and interior hose bibbs; toilet replacement up to \$600 per toilet per occurrence; water heater expansion tanks◆.

Electrical Coverage \$500 limit

Light switches, electrical outlets, main electrical panel/sub panel◆, meter base/socket/ pedestal◆, breakers◆, fuses◆ and interior wiring, bath exhaust fans, ceiling fans, attic fans, whole house fans.

NOT COVERED: Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; doorbells; telephone, audio, video, computer, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; meter.

LIBERTY COVERAGE INCLUDES: Heat lamps.

Garage Door Opener Coverage \$400 limit

All components of the garage door opener that affect the opening and closing function.

NOT COVERED: Garage doors; hinges; springs; remote transmitters; key pads; light sockets; door cables; balancing the door; rollers.

LIBERTY COVERAGE INCLUDES: Hinges, springs, remote transmitters, key pads.

Central Vacuum Coverage \$500 limit

Power unit, including motor and electrical components; dirt canister.

NOT COVERED: Attachments; removable components; accessories; hoses; vents; stoppages.

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

Appliance Coverage

All components that affect the primary functional operation of the primary unit in the home.

Dishwasher	\$500 limit
Trash Compactor	\$500 limit
Kitchen Exhaust Fan	\$250 limit
Oven, Range, Cooktop	\$500 limit
Built-in Microwave Oven	\$300 limit

LIBERTY COVERAGE INCLUDES: Provide up to \$100 per occurrence for haul away of a covered appliance, when replacing that covered appliance.

Dishwasher: baskets, rollers, racks, runner guards.

Trash Compactor: lock and key assemblies, buckets.

Oven/Microwave/Range/Cooktop: racks, handles, knobs, interior lining.

NOT COVERED ON ALL APPLIANCES: Baskets; detachable components; dials; door glass; drawers; filters; flues; halogen unit; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; magnetic induction cooktop and respective equipment; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; rollers; runner guards; sensi-heat burners; shelves; timers and clocks that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits; vents.

INCREASE YOUR COVERAGE

Available to Home Buyer Only

Liberty Coverage

The purchase of Liberty Coverage includes:

✓ **Kitchen Refrigerator:** see page 5 for coverage details.

✓ **Plan Enhancements:**

- 1) **Plumbing:** faucets, showerheads, and shower arms (replaced with chrome builder's standard); exterior and interior hose bibbs; toilet replacement up to \$600 per toilet per occurrence; water heater expansion tanks♦.
- 2) **HVAC System:** disposable filters, costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement (\$500 limit; recharge limited to \$20 per pound, maximum five pounds).
- 3) **Dishwasher:** baskets, rollers, racks, runner guards.
- 4) **Oven/Microwave/Range/Cooktop:** racks, handles, knobs, interior lining.
- 5) **Trash Compactor:** lock and key assemblies, buckets.
- 6) **Electrical:** heat lamps.
- 7) **Garage Door Opener:** hinges, springs, remote transmitters, key pads.
- 8) Provide up to \$100 per occurrence for **haul away** of a covered appliance, system, HVAC component, or water heater when replacing that covered appliance, system, or component.

TIME-SENSITIVE COVERAGE FOR HOME BUYER

Rekey Service Coverage for Home Buyer Only. **\$200 limit**

Rekey Service is available one time during the term of the Plan and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key.

NOT COVERED: Sliding doors; garage door openers; replacement of deadbolts, knobs, or associated hardware; broken or damaged locks; padlocks; gate, window, file cabinet, safe, desk, or mailbox locks; or any other services provided by a locksmith.

NOTE: You will be responsible for payment directly to the locksmith for any additional services. Rekey Service must be filed within 30 days of the plan becoming active. Not available for renewal customers.

Pre-Season HVAC Tune-Up Coverage for Home Buyer Only. **\$200 limit**

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.

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.

Calibrate thermostat, test temperature split, check refrigerant levels & system pressures and add refrigerant if necessary, perform amp draw on condenser coils and clean if necessary, check the evaporator motor and compressor, 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.

NOT COVERED: 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.

Freedom Coverage

The purchase of Freedom Coverage includes:

✓ **Liberty Coverage** (Kitchen Refrigerator and Plan Enhancements)

✓ **Washer/Dryer:** see page 5 for coverage details.

✓ **Water Softener:** see page 5 for coverage details.

Eagle Plan 2-Year Plan!

Two years of coverage for the Home Buyer can be purchased at the time the plan is initially ordered. Not available for multi-unit or new construction properties. Coverage, exclusions, and limits will remain the same throughout the two-year term.

Eagle Patriot

Two years of Patriot Plan coverage

Eagle Liberty

Includes Kitchen Refrigerator and additional Plan Enhancements

Eagle Freedom

Includes Liberty Coverage plus Washer/Dryer and Water Softener

Optional Coverage - Home Buyer Only

Since every home is different, Optional Coverage outlined in this section is available to meet the needs of your specific home. Optional Coverage may be added at any time prior to close of sale and up to 60 days after close of sale. For homes not going through a Real Estate transaction, Optional Coverage cannot be added after the initial payment of Plan fee. Optional Coverage not selected will be unavailable at time of renewal. Please note: Universal exclusions and limitations of liability apply.

Swimming Pool/Spa Equipment◆ \$500 limit

Spa/Hot Tub◆ \$500 limit

Salt Water Circuit Board and Cell◆ \$1,000 limit

Above ground level and accessible working parts and components of heating and filtration system, including heater, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/check valve, pool sweep motor and pump/booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower (with purchase of Spa/Hot Tub Option) and/or salt water circuit board and cell (with purchase of Salt Water Circuit Board and Cell Option).

NOT COVERED: 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.

Well Pump◆ \$1,000 limit

Booster Pump◆ \$1,000 limit

Pump servicing only the home or other structure covered by us. Domestic use only. One well pump/booster pump per Plan.

NOT COVERED: Control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.

Septic Tank Pumping◆ One time

Septic Systems/Sewage Ejector Pump◆ \$500 limit

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 term of the Plan.

Septic System/Sewage Ejector Pump:

Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.

NOT COVERED: 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.

Water Softener◆ \$500 limit

Water softener and respective equipment.

NOT COVERED: 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; water purification systems; RO filtration system for pool/spa.

Washer/Dryer (Per Set)◆

Washer \$500 limit

Dryer \$500 limit

All components that affect the washing or drying operation of the primary units, including belts, pump, motor, tub, timer, drum, thermostat, transmission, heating element, control board and touch pad, rollers.

NOT COVERED: Plastic mini-tub; venting; filter; lint screen; all-in-one-tub wash/dry unit; soap dispenser.

Kitchen Refrigerator Located in kitchen

\$1,000 limit

Coverage for one freestanding or one built-in unit (single or dual compressor), and ice maker.

All components that affect the cooling operation of the primary unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.

NOTE: Repair or replacement of ice makers, ice crushers, cold beverage dispensers and their respective equipment are covered (including ice bucket) for kitchen refrigerators only providing parts are available and unit is repairable. If parts are not available or unit is not repairable, our obligation is limited to cash in lieu of repair.

NOT COVERED: Filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components which do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; walk-in refrigerator; drain pans.

Additional Refrigeration Units

Only available with Kitchen Refrigerator Option. Single compressor units only.

Additional Refrigerator

\$1,000 limit

Wet Bar Refrigerator,
Wine Refrigerator,
Freestanding Freezer, and
Freestanding Ice Maker

\$500 limit in total

Provides coverage for up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer and freestanding ice maker.

All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.

NOT COVERED: Built-in ice maker; ice crusher; beverage dispenser and their respective equipment; filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components which do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; dual compressor units; kegerator; walk-in refrigerator; drain pans.

Freestanding ice maker ONLY: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If parts are not available, our obligation is limited to cash in lieu of repair.

NOT COVERED ON ALL APPLIANCES: Baskets; detachable components; dials; door glass; drawers; filters; flues; halogen unit; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; magnetic induction cooktop and respective equipment; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; rollers; runner guards; sensi-heat burners; shelves; timers and clocks that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits; vents.

◆ 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

It can be inconvenient when a home system or appliance unexpectedly breaks down. When you need service, we are here to provide you with a helping hand and peace of mind. Please take a few moments to become familiar with the Plan and keep it handy, as it will save you both time and money. This entire document explains all the terms and conditions of coverage, with distinct sections to make the Plan easy to understand and simple to use. If you have any questions about coverage, please visit www.orhp.com or contact us directly at **800.972.5985**.

Review the “ABCs of Coverage” to ensure your service issue is covered by the Plan. In accordance with the terms and conditions of the Plan, we will perform services, and repair or replace components, systems and appliances mentioned as covered; we exclude all others. Coverage is subject to limitations.

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

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

Coverage may apply to a malfunction which existed at the effective date/transfer of ownership (excludes renewal and non-real estate transaction customers) if, at that time, 1) the malfunction was unknown to the home seller, agent, buyer, or home inspector, 2) the malfunction was 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, verifying the unit operates without irregular sounds, smoke or other abnormal outcome.

For Service: Place service requests online at www.orhp.com or call us at **800.972.5985**

- ✓ We accept service requests 24 hours a day, 365 days a year.
- ✓ We require you to contact us so we may have the opportunity to select a Service Provider.
- ✓ **We will not reimburse you for services performed without our prior authorization.**

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

In cases of **EMERGENCY**, we will make reasonable efforts to expedite service, including initiating our service effort within 24 hours. An emergency is defined as a service issue resulting in 1) No electricity, gas, water or toilet facilities to the entire home; 2) A condition that immediately endangers health and safety; 3) A condition that interferes with healthcare support of occupants; and/or 4) A system malfunction that is causing ongoing damage to the home. Other conditions may, at our discretion, be considered an emergency. If you should request non-emergency service outside of normal business hours, you will be responsible for additional fees, including overtime.

Nevada Residents: If the emergency renders the dwelling unfit to live in due to defects that immediately endanger health or safety, repairs will commence within 24 hours, and be completed as soon as practicable. If repairs cannot be completed within three calendar days, we will provide a status report as to when repairs will be completed to you and to the Commissioner by electronic mail at pcinsinfo@doi.nv.gov.

If you are not satisfied with the manner in which we are handling your request, you may contact the Commissioner directly at 888.872.3234.

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

You are responsible to pay a **TRADE (SERVICE) CALL FEE (TCF)** when the Service Provider arrives at your home. The TCF (or the actual cost of service, whichever is less) is due for each dispatched service request by trade (plumbing, electrical, appliance, heating/air conditioning, etc.). Service work is guaranteed for 30 days. The TCF is due whether service is covered or denied. Essentially, when we incur a cost of service, you are responsible for a TCF. A TCF 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. You will be responsible for any fees incurred for collection efforts, if required.

To ensure you receive reputable and unbiased service, we have built an extensive network of **SERVICE PROVIDERS** who provide service to our Plan Holders at fair and reasonable rates. Our network, however, is not all inclusive for every trade, in every town, across the nation. For that reason, we may authorize you to contact an Independent Out-of-Network Contractor directly to obtain service.

When we request or authorize you to obtain an **INDEPENDENT OUT-OF-NETWORK CONTRACTOR** to perform diagnosis and/or service: 1) The Contractor should be qualified, licensed, and insured, and charge fair and reasonable rates for parts and service. 2) Once the technician is at the home, and prior to any services being rendered, you must call our Authorization Department with the technician's 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. 3) We will provide an Authorization Number for the covered services and dollar amount that we have authorized. Failure to contact us as outlined may result in denial of coverage. 4) Upon completion of the authorized services, the Contractor must provide you an itemized invoice for the authorized charges. 5) You must submit the itemized invoice, including the Authorization Number provided by us, for reimbursement. 6) A Trade Call Fee is due per trade, and will be deducted from any reimbursement provided. 7) You are expected to pay the Independent Out-of-Network Contractor directly for the services rendered and then submit the invoice to us for reimbursement. We accept invoices by fax (800.866.2488), post (P.O. Box 5017, San Ramon, CA 94583-0917) or email to: easyas123@orhp.com.

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

We reserve the right to provide **CASH IN LIEU** of repair or replacement in the amount of our actual cost. Payment will be provided based on our negotiated rates with our Service Provider and/or Supplier network, which may be less than retail. We are not responsible for work performed once you accept cash in lieu of service. To ensure continued coverage of the system or appliance for which we provide a cash in lieu settlement, either during the current or future term of coverage between you and us, you must provide proof of repair or replacement that meets our reasonable satisfaction. You may send proof to ProofofRepair@orhp.com.

If we provide reimbursement or cash in lieu of service, our normal processing time, from date of receipt of invoice/your acceptance to the issuance of a check, is approximately two weeks.

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

Limits of Liability

It is important that you understand the Plan coverage as well as its limitations, as it may affect the coverage that will be provided for any service requested.

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

1. GENERAL LIMITATIONS. THIS PLAN DOES NOT COVER:

- A. System or appliance repairs, replacements or upgrades required as a result of:
 - 1. A malfunction due to missing components or equipment;
 - 2. A malfunction due to lack of capacity 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. *With purchase of 4-YR New Construction Plan: We provide coverage for labor and other specified costs for covered repairs/ replacement, but not for equipment or component costs covered by an existing manufacturer/distributor/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, 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. We are responsible for providing installation of equipment comparable in features (that affect the operation of the system or appliance), capacity, and efficiency only. If feature is no longer available, our obligation is limited to equivalent unit based on available existing features. We may install a lesser capacity unit (water heater, HVAC unit, etc.) if the projected output, recovery time, or efficiency of the replacement unit is equal to or greater than that of the existing unit being replaced.
- O. Systems and appliances that have no malfunction, that have not failed due to normal wear and use, or that are not installed for diagnosis.
- P. Services requested prior to the effective date of the coverage or after the expiration date of coverage.
- Q. Services requested for Optional Coverage not purchased, or for Options not available to Home Seller.
- R. Restocking and return shipping fees.

2. PERMITS AND OTHER FEES:

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

3. ACCESS:

- A. When covered heating and plumbing service is performed, access will be provided through unobstructed walls, ceilings, and floors only. In that case, we will return access opening to a rough finish condition (concrete, mud, wire, drywall, plaster, and tape). We reserve the right to provide cash 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.
- D. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.
- E. We do not excavate or backfill.

4. GENERAL EXCLUSIONS:

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

*Additional Coverage may be available with Liberty Coverage.

Cancellation and Arbitration

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

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

Utah Residents: If Plan is cancelled, you will receive a pro rata refund for the unexpired term, less service cost incurred, and a \$25 processing fee. Our reasons for cancellation include 1) nonpayment of fees; or 2) misrepresentation of facts material to the Plan.

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

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

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

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

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

Dispute Resolution: Most of your concerns about the Plan can be addressed simply by contacting us at 800.972.5985. In the event we cannot resolve any dispute with you, this Plan will be subject to the Arbitration Provision. Please read it carefully. Under this provision, you will be giving up certain rights to have a dispute settled in court and/or settled as a part of a multi party or class proceeding. Georgia, Kentucky, South Carolina, Utah Residents: Nothing contained in this provision will affect your right to file a direct claim against Old Republic Surety.

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

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

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

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

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.

Things You Should Know

Coverage subject to Terms and Conditions of Coverage summarized herein, and will be contained in the Plan Contract to be mailed to Home Buyer upon payment of Plan fee.

Plan Effective Dates:

Your Plan term (effective and expiration date) will be indicated on the Declaration of Coverage, mailed to you upon our receipt of payment.

We provide coverage for single family residential-use (including condominium, townhome, or mobile home) resale and new construction homes less than 5,000 sq. ft., unless amended by us prior to the effective date of coverage. Resale and new construction homes 5,000 sq. ft. or more, multiple units, mother-in-law-units, guest houses, casitas, and other structures are covered if appropriate fee is paid. Please call for quote. Coverage for homes 10,000 sq. ft. or more is not available. NOTE: Home Seller's Coverage is not available on homes 5,000 sq. ft. or more, multi-unit dwellings, guest houses, casitas, properties not going through a Real Estate transaction, for sale by owner properties, and lease-purchase properties.

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 day care centers.

If this Plan is for a duplex, triplex, or four-plex, then all units within the dwelling must be covered by an ORHP Plan for applicable coverage to apply to shared systems and appliances. For cost of Optional Coverage, multiply option cost by the number of units. Common grounds and facilities are excluded.

Home Buyer's Coverage:

Home Buyer's Coverage is effective for the term indicated on the Declaration of Coverage. Coverage is normally effective upon close of sale for a one-year term. Your Plan effective date and term may vary. **The Plan fee must be received within 14 days after close of sale.** If you take possession prior to close of sale (or obtain possession through rental or lease agreement), the Plan fee is due upon occupancy and coverage will begin upon receipt of Plan fee by ORHP. We offer a 60-day grace period from the close of sale during which you may add Optional Coverage. You must request and pay for Optional Coverage within the 60-day grace period or it shall be conclusively presumed that you do not wish to add additional Optional Coverage. Upon receipt of additional Plan fee, an updated Declaration of Coverage will be issued to confirm the coverage provided. Optional Coverage not selected will be unavailable at time of renewal.

Home Seller's Coverage (for listing/closing period):

Seller's coverage is available only in conjunction with the purchase of coverage for Home Buyer. Coverage becomes effective the day the application is received by us, and continues until the expiration of the initial listing period (up to 180 days), close of sale, or listing termination; whichever occurs first. Should close of sale not occur in the 180-day period, we may, at our sole discretion, extend the seller's coverage period. **Pre-existing conditions are not covered for the Home Seller.** Known defects of covered items found at the time of home inspection are excluded from coverage until proof of repair or replacement is received by us. You may send proof to ProofofRepair@orhp.com.

For homes not going through a Real Estate transaction:

Plans are normally purchased as part of a Real Estate transaction. If you are not involved in a resale transaction, Plan fees, terms or coverage may vary. Please call for a quote. **Coverage is effective 30 days following receipt of payment by us.** The effective date will be confirmed on the Declaration of Coverage. Optional Coverage cannot be added after the initial payment of Plan fee. **Pre-existing conditions are not covered for homes not going through a real estate transaction.**

Renewals:

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

We also offer the convenience of automatic renewal. When you select automatic renewal, you authorize us to continue to charge your credit card on file, which ensures your coverage automatically renews. If you would like to change your payment preference, or remove the automatic renewal provision, just contact us at 800.445.6999.

Transfer by Plan Holder:

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





Please give your client a sample Plan Contract. Plan # _____

Select Plan Coverage (Choose One)

COVERAGE IS FOR HOMES LESS THAN 5,000 SQ. FT. FOR HOMES 5,000 SQ. FT. OR MORE, PLEASE CALL FOR QUOTE OR VISIT US ONLINE AT WWW.ORHRCOM.

HOME SELLER/BUYER COVERAGE

Patriot Plan

- Single Family Home **\$295**
- Condo/Townhome/Mobile Home **\$265**

Liberty Plan (Includes Patriot Plan Coverage)

- Single Family Home **\$395**
- Condo/Townhome/Mobile Home **\$365**

Freedom Plan (Includes Liberty Plan Coverage)

- Single Family Home **\$495**
- Condo/Townhome/Mobile Home **\$465**

Eagle Two-Year Plans

- Eagle Patriot (Two-Year Plan)** **\$516**
Two years of Patriot Plan coverage
- Eagle Liberty (Two-Year Plan)** **\$691**
Includes Kitchen Refrigerator and additional Plan Enhancements
- Eagle Freedom (Two-Year Plan)** **\$866**
Includes Liberty Coverage plus Washer/Dryer and Water Softener

HOME BUYER COVERAGE

Multi-units

- Duplex-\$495
- Triplex-\$695
- Fourplex-\$895

New Construction (Years 1-4)

- Single Family Home **\$495**
- Condo/Townhome/Mobile Home **\$465**

HOME BUYER'S OPTIONS

To determine Optional Coverage cost for multiple unit buildings, multiply option cost by the number of units.

- Swimming Pool Equipment \$ 85
- Spa/Hot Tub \$ 85
- Salt Water Circuit Board and Cell \$ 85
- Well Pump \$100
- Booster Pump \$ 75
- Septic Tank Pumping/Septic System/Sewage Ejector Pump \$ 85
Includes Grinder Pump
- Water Softener \$ 75
- Washer/Dryer (Per Set) \$ 85
- Liberty Coverage \$100
Includes Kitchen Refrigerator and additional Plan enhancements
- Freedom Coverage \$200
Includes Liberty Coverage plus Washer/Dryer and Water Softener
- Additional Refrigeration (four units total) \$ 50
(Only available with Liberty or Freedom Coverage)
- Guest Home/Casita \$150
Guest Home/Casita up to 1,500 sq. ft.

PLAN TOTAL Includes applicable sales tax \$ _____

\$65 Trade Call Fee

APPLICATION – ORDER TODAY!

Internet: www.orhp.com | **Phone:** 800.445.6999 | **Fax:** 800.866.2488

Mail: P.O. Box 5017, San Ramon, CA 94583-0917

Covered Property

Street _____

City _____ State _____ Zip _____

Home Buyer/Seller Information

Buyer Name _____

Buyer Mailing Address _____

Phone # (_____) _____

Buyer Email _____

Seller Name _____

Seller Email _____

Agent/Closing Information

Initiating Agent Information Seller's Agent Buyer's Agent

Main Office Phone # (_____) _____

RE Company Name _____ City _____

Initiating Agent _____

Initiating Agent Email _____

Cooperating Agent Information

Main Office Phone # (_____) _____

RE Company Name _____ City _____

Cooperating Agent _____

Cooperating Agent Email _____

Closing Company Information

Closing Company Name _____ City _____

Officer _____

Main Office Phone # (_____) _____

File # _____ Estimated Close _____

Closing Company Officer Email _____

Acknowledgement

I desire:

- Coverage as indicated.
- To decline the benefits of coverage.
- To decline the Optional Coverage benefits of: _____

I agree not to hold the above real estate company, broker, and/or agents liable for the repair/replacement of a system or appliance that would have been covered by this Plan. The real estate agent offering this Plan does so as a service to protect their client's best interest.

Signature _____ Date _____

I also acknowledge that:

- 1) The terms of our Agreement, and the coverage I will receive, will be governed by a Plan Contract that will be mailed to the Home Buyer upon receipt of the Plan fee.
- 2) Coverage is not all inclusive; and contains specific exclusions and limitations.
- 3) I have read and accept the terms of cancellation and arbitration stated herein.

WHICH PLAN is right for you?

HOME BUYER	PATRIOT PLAN	LIBERTY PLAN	FREEDOM PLAN	OPTIONAL COVERAGE - HOME BUYER ONLY	
Single Family Home	\$295	\$395	\$495	Swimming Pool Equipment	\$ 85
Condo/Townhome/Mobile Home	\$265	\$365	\$465	Spa/Hot Tub	\$ 85
COVERED				Salt Water Circuit Board and Cell	\$ 85
Primary Gas, Oil or Electric Heater	•	•	•	Well Pump	\$ 100
Air Conditioner/Cooler	•	•	•	Booster Pump	\$ 75
Ductwork	•	•	•	Septic Tank Pumping/Septic System/Sewage Ejector Pump <small>Includes Grinder Pump</small>	\$ 85
Drain Line Stoppages	•	•	•	Water Softener	\$ 75
Plumbing Pipe Leaks	•	•	•	Washer/Dryer (Per Set)	\$ 85
Toilets	•	•	•	Liberty Coverage <small>Includes Kitchen Refrigerator and additional Plan enhancements</small>	\$ 100
Water Heater	•	•	•	Freedom Coverage <small>Includes Liberty Coverage plus Washer/Dryer and Water softener</small>	\$ 200
Built-in Jetted Bathtub Motor & Pump	•	•	•	Additional Refrigeration Units <small>(Only available with Liberty or Freedom Coverage)</small>	\$ 50
Recirculating Pump	•	•	•	Guest Home/Casita <small>Guest Home/Casita up to 1,500 sq. ft.</small>	\$ 150
Instant Hot/Cold Water Dispenser	•	•	•		
Garbage Disposal	•	•	•		
Sump Pump	•	•	•		
Electrical System	•	•	•		
Exhaust, Attic, Ceiling, Whole House Fans	•	•	•		
Garage Door Opener	•	•	•		
Central Vacuum	•	•	•		
Dishwasher	•	•	•		
Trash Compactor	•	•	•		
Kitchen Exhaust Fan	•	•	•		
Oven/Range/Cooktop	•	•	•		
Built-in Microwave Oven	•	•	•		
Rekey Service	•	•	•		
Pre-Season HVAC Tune-Up	•	•	•		
Kitchen Refrigerator		•	•		
Plan Enhancements		•	•		
Washer/Dryer			•		
Water Softener			•		



SELLER'S COVERAGE INCLUDED

Not available for multi-unit or new construction properties.

Includes all items in Standard Coverage except those shaded in yellow.

Seller's Coverage is available only in conjunction with Buyer's Coverage and has a maximum term of 180 days.



EAGLE PLAN

Two Years of Coverage for Home Buyer

See page 11 for Plan choices and pricing.



\$65 LOW TRADE CALL FEE



HOMES 5,000 SQ. FT.

OR MORE or other property types, please call for quote.

CALL 800.445.6999

See plan for details of coverage.

OF6.0 (05/2020)

WWW.ORHPCOM | P.O. BOX 5017, SAN RAMON, CA 94583-0917



OLD REPUBLIC INSURANCE GROUP

(6/5/2020)