



OLD REPUBLIC HOME PROTECTION

HOME WARRANTY PLAN

WESTERN REGION

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

Plans from only \$30 / month

Basic Coverage includes
Washer/Dryer/Kitchen Refrigerator

Systems and appliances covered
regardless of age

Proudly serving plan holders
since 1974



NHSCA
Company Code
12H424



A+ Rating



Home is where the heart is.

What is a Home Warranty?

A home warranty is a service contract that protects homeowners against the cost of unexpected repairs or replacement of major home systems and appliances that break down due to normal wear and use.

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.

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

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.

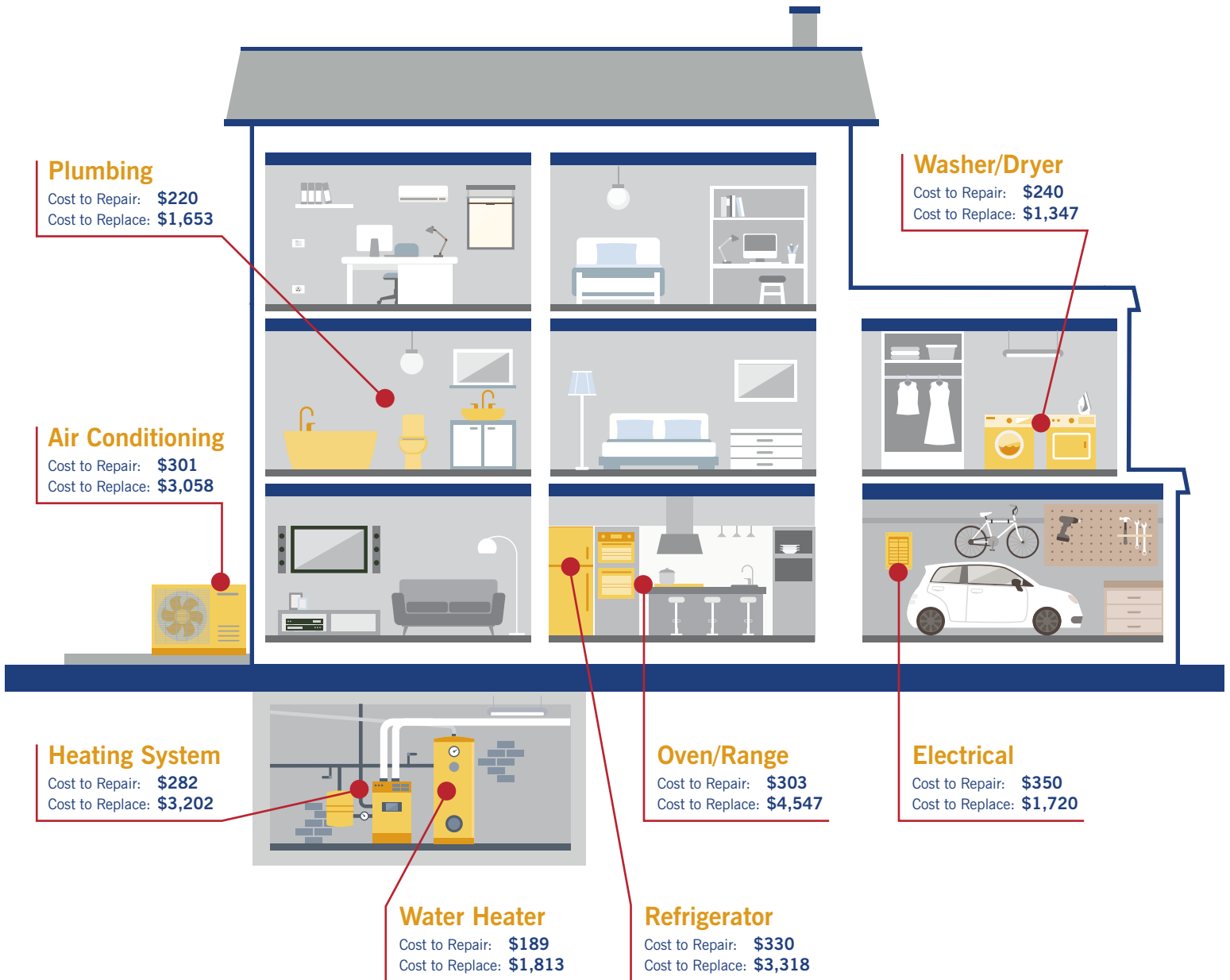
We offer comprehensive coverage and quality service at reasonable rates.

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

Typical Home Repair/Replacement Costs

You could pay hundreds—even thousands—of dollars without an Old Republic home warranty.

Reduce your risk of unplanned expenses and increase your peace of mind with the most comprehensive coverage in the industry.



And rest assured, if we can't repair your covered system or appliance, we'll replace it!

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

ORDER TODAY AT ORHP.COM OR CALL 800.445.6999 | REQUEST SERVICE AT ORHP.COM/HOC OR CALL 800.972.5985

Why ORHP?

PROUD HERITAGE

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

SOLID REPUTATION

Rated
GREAT
on
★ Trustpilot

DEPENDABLE SERVICE

More than
\$130 MILLION
spent on claims
in 2019

\$85  **LOW TRADE CALL FEE**

ORDER TODAY!
800.445.6999

Coverage is for homes less than 5,000 sq. ft. For multi-unit pricing, please call for quote. **Coverage is effective for a one-year term, 30 days following receipt of payment by us.** Optional Coverage can be added at the initial payment of Plan fee. See Plan for details of coverage.

CHOOSE YOUR PLAN

MONTHLY PLAN COST*	BASIC	ENHANCED	ULTIMATE
Single Family Home	\$ 30 <input type="checkbox"/>	\$ 43 <input type="checkbox"/>	\$ 52 <input type="checkbox"/>
Condo/Townhome/Mobile Home	\$ 26 <input type="checkbox"/>	\$ 37 <input type="checkbox"/>	\$ 46 <input type="checkbox"/>
BASIC COVERAGE			
Dishwasher	•	•	•
Trash Compactor	•	•	•
Kitchen Exhaust Fan	•	•	•
Oven/Range/Cooktop	•	•	•
Built-in Microwave Oven	•	•	•
Washer/Dryer	•	•	•
Kitchen Refrigerator	•	•	•
Exhaust, Attic, Ceiling, Whole House Fans	•	•	•
Central Vacuum	•	•	•
ENHANCED PROTECTION			
Heating System		•	•
Ductwork		•	•
Drain Line Stoppages		•	•
Plumbing Pipe Leaks (including polybutylene)		•	•
Toilets		•	•
Water Heater		•	•
Built-in Jetted Bathtub Motor & Pump		•	•
Recirculating Pump		•	•
Instant Hot/Cold Water Dispenser		•	•
Garbage Disposal		•	•
Water Pressure Regulator		•	•
Sump Pump		•	•
Electrical System		•	•
Garage Door Opener		•	•
ULTIMATE PROTECTION			
Ultimate Enhancements			•
Refrigerant Recapture, Reclaim, and Disposal			•
Code Upgrades • Permits • Haul Away • Cranes			•
Mismatched Systems • Improper Installation			•
OPTIONAL COVERAGE			MONTHLY COST
Air Conditioner/Cooler			\$ 9 <input type="checkbox"/>
Pre-Season HVAC Tune-Up			\$ 2 <input type="checkbox"/>
Swimming Pool/Spa Equipment			\$ 17 <input type="checkbox"/>
Limited Roof Leak Repair			\$ 9 <input type="checkbox"/>
Additional Refrigeration Units			\$ 4 <input type="checkbox"/>
Well Pump			\$ 9 <input type="checkbox"/>
Septic Tank Pumping/Septic System/Sewage Ejector Pump			\$ 7 <input type="checkbox"/>
Guest Home/Casita Under 750 sq. ft.			\$ 19 <input type="checkbox"/>
Guest Home/Casita 750 sq. ft. – 2,500 sq. ft.			\$ 28 <input type="checkbox"/>

*A \$5 convenience billing fee applies for each payment transaction. There is no fee for payment in full.



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 if, at that time, 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.

Pre-existing conditions are not covered. If, prior to the effective date of coverage, such conditions were known by us or the agent selling this contract, coverage will apply.

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.

Not Applicable to Nevada Residents: Failure to pay the TCF can result in suspension of coverage until such time as the proper fee is paid. At that time, coverage will be reinstated but the term will not be extended. We will not respond to a new service request until all previous Trade Call Fees are paid.

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

Basic Coverage

This section of the Plan outlines Basic Coverage by trade. Universal exclusions and limitations of liability apply; see Page 5D.

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

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

Appliance Coverage

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

Dishwasher

Trash Compactor

Kitchen Exhaust Fan

Oven, Range, Cooktop, Built-in Microwave Oven

Washer/Dryer (One Set) ♦

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

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.

NOT COVERED ON ALL APPLIANCES: All-in-one-tub wash/dry unit; baskets; components which 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; handles; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lint screen; lock and key assemblies; magnetic induction cooktop and respective equipment; microwave/cooktop drawer or range drawer combination unit; multi-media centers; pans; plastic mini-tub; portable or freestanding microwave; racks; refrigerator/oven combination unit; remote controls and respective equipment; rollers; runner guards; sensi-heat burners; shelves; soap dispenser; timers, clocks, and vents that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits; venting; walk-in refrigerator; wine vaults.

Exhaust, Attic, Ceiling, Whole House Fans Coverage

Exhaust fans, attic fans, ceiling fans, and whole house fans.

NOT COVERED: Light fixtures, including those on ceiling fans; bulbs; remote controls; vents.

Central Vacuum Coverage

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

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

COVERAGE PLAN LIMITS:

ALL HOME WARRANTY PLANS HAVE LIMITS TO COVERAGE. WE HAVE CLEARLY IDENTIFIED OUR LIMITS FOR YOUR CONVENIENCE. FOR MULTI-UNIT DWELLINGS, LIMITS ARE PER DWELLING.

ACCESS, DIAGNOSIS, REPAIR AND/OR REPLACEMENT OF THE FOLLOWING ITEMS ARE LIMITED AS FOLLOWS:	DOLLAR LIMIT PER PLAN TERM:
Glycol, hot water, steam, geothermal, water cooled and water-sourced systems, and water heater/heating combination units	\$ 1,500
Ductwork	\$ 500
Plumbing pipe leaks in water, drain or gas lines located under, enclosed in, or covered by, concrete (slab leaks). Plumbing pipe leaks in polybutylene piping	\$ 500
Appliance Limit (per appliance)	\$ 3,500

Enhanced Protection

Enhanced Protection outlined in this section includes Basic Coverage and is only available upon receipt of additional Plan fees. Universal exclusions and limitations apply; see Page 5D.

Heating System/Ductwork Coverage ♦

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, 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; mini-split ductless systems; 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 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.

Plumbing Coverage

- 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, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene)
- 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
- Toilet tanks, bowls, flushing mechanisms, and wax ring seals
- 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; 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. 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.

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

Electrical Coverage

Light switches, electrical outlets, main electrical panel/sub panel ♦, meter base/socket/pedestal ♦, breakers ♦, fuses ♦ and interior wiring.

NOT COVERED: Light fixtures; 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; light sockets; meter.

Garage Door Opener Coverage

All components of the garage door opener that affect the opening and closing function, including battery backup.

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

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

Ultimate Protection

Ultimate Protection is your most comprehensive coverage choice, going above and beyond Basic Coverage and Enhanced Protection.

Upgrade your home warranty coverage with Ultimate Protection and experience unsurpassed peace of mind and budget protection.

Ultimate Protection outlined in this section includes Basic Coverage and Enhanced Protection and is only available upon receipt of additional Plan fees. Universal exclusions and limitations of liability apply; see Page 5D.

- 1) **Plumbing:** faucets, Roman tub valves/faucets, showerheads, and shower arms replaced with chrome builder's standard. Interior hose bibbs. **Toilet replacement up to \$600 per toilet, per occurrence.**
- 2) **Heating System:**
 - a) disposable filters, costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps.
 - b) Provide **up to \$250 per occurrence** for the use of **cranes** to complete a heating repair/replacement.
- 3) **Water Heater:** expansion tanks ◆.
- 4) **Dishwasher:** baskets, rollers, racks, runner guards.
- 5) **Oven/Microwave/Range/Cooktop:** racks, handles, knobs, interior lining.
- 6) **Trash Compactor:** lock and key assemblies, buckets.
- 7) **Smoke Detector:** both battery operated and hardwired systems.
- 8) **Garage Door Opener:** hinges, springs, remote transmitters, key pads.
- 9) **Air Conditioner (with purchase of Air Conditioner/Cooler Coverage):**
 - a) disposable filters, condensate drain pumps, secondary drain pans, window units, and costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement.
 - b) Provide **up to \$250 per occurrence** for any cost related to the use of **cranes** to complete an A/C repair/replacement.
- 10) **Other Enhanced Coverage included in Ultimate Protection:**

When required to render a covered repair or replacement, we will:

 - a) Provide **up to \$250 per Plan** to correct **code violations**.
 - b) Provide **up to \$250 per occurrence** for required **permits**.
 - c) 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.
 - d) **When required to render a covered repair or replacement, we will 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. Coverage does not apply if the system is undersized relative to the square footage of the area being heated/cooled. All other terms and conditions of the Plan apply. If the improper installation/repair/modification or mismatch condition is in violation of a code requirement, see 10a above.



Optional Coverage

Since every home is different, Optional Coverage outlined in this section is available to meet the needs of your specific home. Optional Coverage cannot be added after the initial payment of Plan fee. Optional Coverage not selected will be unavailable at time of renewal. Universal exclusions and limitations of liability apply; see Page 5D.

Air Conditioner/Cooler ♦ (For ductwork, see Heating System Coverage)

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), 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; mini-split ductless systems; 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; 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.

Pre-Season HVAC Tune-Up

Not available to guest homes/casitas.

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.

Swimming Pool/Spa Equipment including Salt Water Circuit Board and Cell ♦

No additional charge if separate equipment.

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, salt water circuit board and cell.

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; steam showers/rooms and associated equipment.

Limited Roof Leak Repair ♦

The repair of specific leaks that occur in the roof or roof cap located over the occupied living area of the main dwelling (excluding garage), provided the leaks are the result of rain and/ or normal wear and deterioration and the roof was watertight and in good condition on the effective date of the Plan.

NOT COVERED: Gutters; downspouts; drain lines; flashing; skylights; patio covers; scuppers; glass; sheet metal; ridge vent; roof mounted installations; leaks that occur in a deck or balcony when deck or balcony serves as the roof of the structure below; leaks that result from or that are caused by roof mounted installations; improper construction or repairs; missing or broken roof shingles or tiles; damage caused by persons walking or standing on the roof; failure to perform normal maintenance to roof and gutters; improper installation; leaks manifested prior to the effective date of the Plan.

NOTE: An actual water leak must occur during the coverage period for coverage to apply under this Plan.

Not Applicable to Nevada Residents: 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.

Additional Refrigeration Units Single compressor units only.

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: Baskets; beverage dispenser and their respective equipment; buckets; built-in ice maker; components which 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; dual compressor units; filter; flues; food spoilage; handles; ice crusher; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; refrigerator/oven combination units; rollers; runner guards; shelves; trays; trim kits; vents; walk-in refrigerator; wine vaults.

Freestanding ice maker ONLY: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available.

Well Pump ♦

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

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

Septic Tank Pumping/Septic Systems including Sewage Ejector Pump ♦

Not available on New Construction Plan.

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.

OPTIONAL COVERAGE PLAN LIMITS:

(WITH PURCHASE OF APPROPRIATE OPTION)

ALL HOME WARRANTY PLANS HAVE LIMITS TO COVERAGE.

WE HAVE CLEARLY IDENTIFIED OUR LIMITS FOR YOUR CONVENIENCE.

ACCESS, DIAGNOSIS, REPAIR AND/OR REPLACEMENT OF THE FOLLOWING ITEMS ARE LIMITED AS FOLLOWS:	DOLLAR LIMIT PER OPTIONAL COVERAGE PLAN TERM:
Salt Water Circuit Board and Cell	\$ 1,500
Limited Roof Leak Repair	\$ 1,000
Additional Refrigeration Units (In Total)	\$ 1,000
Well Pump	\$ 1,500
Septic System/Sewage Ejector Pump	\$ 500

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.
- R. Restocking and return shipping fees.

*Additional Coverage may be available with Ultimate Protection.

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

Things You Should Know

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

Please see Cancellation and Arbitration clause below.

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. [Coverage is effective for a one-year term, beginning 30 days following receipt of payment by us.](#)

Optional Coverage cannot be added after the initial payment of Plan fee. We provide coverage for single family residential-use (including condominium, townhome, manufactured, or mobile home) resale or new construction homes less than 5,000 sq. ft., unless amended by us prior to the effective date of coverage. Coverage for homes 10,000 sq. ft. or more is not available.

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.

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.

Arizona Residents: 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 processing fee equal to 10% of the gross amount paid for the Plan.

Nevada Residents: Our reasons for cancellation include 1) nonpayment of fees by you; 2) fraud or misrepresentation of facts material to the Plan by you. 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.

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.

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.

Frequently Asked Questions

What is a home warranty and how does it help me?

A home warranty is a service contract that protects home sellers and buyers against the cost of unexpected repairs or replacement of major home systems and appliances that break down due to normal wear and use.

With an Old Republic Home Protection home warranty, you'll enjoy dependable service, convenience, budget protection, and peace of mind. No more searching the internet for a reputable repairman, no more hassles over the cost of repairs, no more budget-busting repair bills.

What is the difference between my homeowners insurance policy and a home warranty plan?

A homeowners insurance policy undertakes to indemnify (compensate or reimburse) the homeowner against damage or liability which might arise from some unknown or contingent event. A home warranty plan is a residential service contract that repairs or replaces specified items in the home that fail due to normal wear and use.

How do I request service?

You can request service quickly and easily using your Homeowner Central account at orhp.com or by calling 800.972.5985.

We'll find a service provider from our independent network to assist you, and they'll contact you directly to schedule an appointment.

The service provider will diagnose the issue, confirm coverage, and start the process to service, repair, or replace your covered item.

Check the status of your service request online, day or night, using your Homeowner Central account. It's quick, it's easy, and it's just one more way we help save you time!

What is a trade call fee (TCF)?

A TCF (or the actual cost of service, whichever is less) is similar to a co-pay and is due for each dispatched service request per trade. You pay your TCF directly to your service technician at the time of service.



Valuable Homeowner Services

Coverage and assistance that complement your home warranty.

Items Protected	Complete Protect	Tech Protect	Smart Home Protect
Desktops	•	•	
Monitors	•	•	
Laptops	•	•	
Tablets	•	•	
Routers	•	•	
External Hard Drives	•	•	
Printers	•	•	
Televisions	•	•	
DVD Players	•	•	
Blu-ray Players	•	•	
Gaming Systems	•	•	
Peripherals/Wearables	•	•	
Digital Doorbells	•		•
Digital Door Locks	•		•
Thermostats	•		•
Switches	•		•
Outlets	•		•
Security Cameras	•		•
Hubs/Home Controllers	•		•
Light Dimmers	•		•
Smoke Detectors	•		•
CO Detectors	•		•

Tech and Smart Home Protection Plan

We protect your home.
Now you can protect your tech.

Our lives have never been more connected. Stay plugged in and ready to play with protection for your home electronics and smart home equipment.

Plans from only \$10.42 per month!

Learn more and enroll today
at orhp.com/Fortegra.

The Tech and Smart Home Protection Plan is made available exclusively for Old Republic Home Protection. Old Republic Home Protection is not the administrator or servicer.*

* Subject to the terms and conditions of the Service Agreement. Fortegra® is the marketing name for the service contract operations of the subsidiaries of Fortegra Financial Corporation. Products and services are provided by 4Warranty Corporation, The Service Doc, Inc. (in WI), or Lyndon Southern Insurance Company (in OK and FL: Lic. No.: FL-03698), each of which are subsidiaries of Fortegra Financial Corporation. Not all products and services are available in every jurisdiction.

Porch Home Helper

Old Republic Home Protection provides you with free access to Porch Home Helper for as long as you own your home.

You can start saving money on household projects right away with \$100 in Porch handyman coupons!† Consider it our housewarming gift to you!

What is Porch?

Porch Home Helper provides a one-stop resource for every household project. From preparing your move to settling into your new home, Porch makes tasks easy for you—they even handle the scheduling to save you time!

How does it work?

Porch Home Helper acts as a hassle-free concierge service to help you with:

- **Moving tasks:** homeowners insurance, hiring movers, changing your address, switching utilities/services, and more
- **Household projects:** mounting televisions, assembling furniture, hanging art, and other handyman jobs
- **Home security:** replacing locks, setting up home security systems, installing household cameras, and more

To get started, call 1.855.507.0101.



† You will receive four (4) \$25 Porch handyman coupons. Limit one coupon per appointment. Coupons may not be combined with any other offers or discounts. Please mention your coupon during booking. Discount will be applied when scheduling your appointment. Porch Services may not be available in all areas.