

PROTECTING YOUR HOME

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Global Home
HOME WARRANTY **USA**



CAPSTONE
HOME WARRANTY

TAKE THE GLOBAL APPROACH TO *Protecting Your Rental Property*



DEALERS ASSURANCE COMPANY HOME WARRANTY





We realize that your needs are unique. The GlobalHomeUSA warranty offers three home protection plans to choose from with optional coverage available, allowing you to customize the home warranty to meet your specific needs.

The Gold Plan

The Gold Plan provides peace of mind with sensible coverage that fits everyone's budget.

The Platinum Plan

The Platinum Plan, our premium package, includes all of the major home systems and appliances covered by the Gold Plan as well as those that might easily be overlooked.

The Elite Plan

The Elite Plan, our most comprehensive package, includes many coverage options providing the highest level of protection for added security from unexpected repairs.

YOUR ONE CALL SOLUTION 1-866-237-4980

When a problem arises, there is no need to search for a qualified licensed contractor. All it takes is one phone call to meet your needs.

Choose a company that's available when you need it most. Our claims department is available 24/7/364 days a year.

You can rest assured that our pre-screened technicians are licensed and insured.

COVERAGE	GOLD \$100 <small>(service call fee)</small>	PLATINUM \$75 <small>(service call fee)</small>	ELITE \$60 <small>(service call fee)</small>
Central Air System	✓	✓	✓
Central Heat System	✓	✓	✓
Duct Work	✓	✓	✓
Dishwasher	✓	✓	✓
Garbage Disposal	✓	✓	✓
Microwave	✓	✓	✓
Oven, Range and Cooktop	✓	✓	✓
Water Heaters	✓	✓	✓
Sump Pump	✓	✓	✓
Polybutylene Piping	✓	✓	✓
Electrical	✓	✓	✓
Kitchen Refrigerator	✓	✓	✓
Trash Compactor		✓	✓
Humidifiers/Dehumidifiers		✓	✓
Electronic Air Filters		✓	✓
Shower Heads		✓	✓
Faucets and Fixtures		✓	✓
Ceiling and Attic Fans		✓	✓
Water Softener		✓	✓
Sewer Ejector Pumps		✓	✓
Geothermal HVAC		✓	✓
Clearing of Line Stoppages		✓	✓
Kitchen Refrigerator Ice Maker			✓
Hydro Jetting			✓
Smoke Detectors			✓
ADDITIONAL OPTIONS IF SELECTED			
Home Inspection Service Coverage	\$70	\$70	✓
<i>Nondetected Pre-existing conditions</i>	✓	✓	✓
<i>Permits & Code Violations</i>	✓	✓	✓
<i>Improper Installation</i>	✓	✓	✓
<i>Removal Of Defective Equipment</i>	✓	✓	✓
<i>Refrigerant Recapture and Disposal</i>	✓	✓	✓
Garage Door Opener(s)	\$40	\$40	✓
Central Vacuum	\$45	\$45	✓
Clothes Washer/Dryer	\$80	\$80	✓
Stand-Alone Ice Maker	\$40	\$40	\$40
Additional Refrigerator/Freezer	\$50	\$50	\$50
Well Pump	\$85	\$85	\$85
Swimming Pool/Spa Equipment	\$165	\$165	\$165
Freestanding Spa Equipment	\$150	\$150	\$150
Salt Water Pool Equipment	\$340	\$340	\$340
Roof Leak Repair	\$60	\$60	\$60

WARRANTY APPLICATION

FORWARD THIS COMPLETED APPLICATION TO YOUR PROPERTY MANAGER TO PLACE YOUR HOME WARRANTY ORDER

**MAKE PAYABLE
AND MAIL ALL
PAYMENTS TO:**

**Dealers Assurance Company
P.O. Box 30250
Albuquerque, NM 97190**

■ Single Family Home (call for 5,000 to 10,000 sq. ft.)

Elite Plan (<i>\$60 Service Call Fee</i>)	\$665.00 or \$55.42/mo. \$_____
Platinum Plan (<i>\$75 Service Call Fee</i>)	\$565.00 or \$47.08/mo. \$_____
Gold Plan (<i>\$100 Service Call Fee</i>)	\$465.00 or \$38.75/mo. \$_____
New Construction (<i>years 2-4 / Platinum Plan</i>)	\$660.00 or \$55.00/mo. \$_____
Condominium (<i>Gold Plan</i>)	\$445.00 or \$37.08/mo. \$_____

■ Added Options for Home Buyer

Stand-Alone Ice Maker	\$40.00 or \$3.33/mo. \$_____
Additional Refrigerator/Freezer	\$50.00 or \$4.17/mo. \$_____
Well Pump	\$85.00 or \$7.08/mo. \$_____
Roof Leak Repair	\$60.00 or \$5.00/mo. \$_____
Swimming Pool/Spa Equipment	\$165.00 or \$13.75/mo. \$_____
Freestanding Spa Equipment	\$150.00 or \$12.50/mo. \$_____
Salt Water Pool Equipment	\$340.00 or \$28.33/mo. \$_____

■ Added Options for Home Buyer Choosing Gold or Platinum Plans

Home Inspection Coverage Option	\$70.00 or \$5.83/mo. \$_____
Central Vacuum System	\$45.00 or \$3.75/mo. \$_____
Garage Door Opener(s)	\$40.00 or \$3.33/mo. \$_____
Clothes Washer/Dryer	\$80.00 or \$6.67/mo. \$_____

■ **Total Amount Due** \$_____ per month

■ Multi Unit Platinum Plan (*\$75 Service Call Fee*)

Duplex	\$880.00 or \$73.33/mo. \$_____
Triplex	\$1,035.00 or \$86.25/mo. \$_____
Fourplex	\$1,315.00 or \$109.58/mo. \$_____

■ Multi Unit Gold Plan (*\$100 Service Call Fee*)

Duplex	\$800.00 or \$66.67/mo. \$_____
Triplex	\$875.00 or \$72.92/mo. \$_____
Fourplex	\$1,095.00 or \$91.25/mo. \$_____

■ Property Covered

Contract Date _____

Address _____

City _____ State _____ Zip _____

■ Property Owner Information

Name _____

Address _____

City _____ State _____ Zip _____

Phone (____) _____ Email _____

■ Property Manager Information

Office Name _____

Office Phone (____) _____

Agent Name _____

Phone (____) _____ Email _____

■ Credit Card Payment

Visa MasterCard

Payment Plan: Monthly Yearly

Cardholder Name _____

Credit Card # _____

Expiration Date _____ Security Code _____

ACKNOWLEDGMENT

Purchaser acknowledges that they received a copy of the brochure and understand the terms and conditions contained therein. I understand and accept the terms and conditions of this agreement. Purchase of this Residential Service Plan is optional and the Purchaser may purchase similar coverage through another residential service company or insurance company authorized to engage in business in the state.

The plan fee includes the full amount of fees due and payable to Dealers Assurance Company for plan administration and provision of service as well as compensation to real estate brokers/agents for services of providing information regarding you and your home. This information will be only used in connection with, and will not be shared with, any third party.

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

Purchaser of Home Warranty

Name: _____

Signature: _____

COVERAGE

Obligations under this Agreement are provided by Dealers Assurance Company (Florida License #: 96-34-6513705). The Administrator performance under this Agreement is insured by an insurance policy issued by Dealers Assurance Company, P.O. Box 21185, Upper Arlington, OH, 43221, Telephone 800-282-8913. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, you may file a claim with Dealers Assurance Company at the address listed above. The rate charged for this Contract is not subject to regulation by the Florida Office of Insurance Regulation.

- Dealers Assurance Company will provide warranty coverage for systems and primary kitchen appliances as described in this contract for authorized repair or replacement of covered property when such covered items become inoperative due to operational failure during coverage periods so long as they:
 - Are located within the confines of the main foundation of the home or attached garage (with exception of the exterior well pump, air conditioner and pool/spa equipment, if selected)
 - Become inoperative due to normal wear and tear
 - Are in good working order on the effective date of this contract and
 - Are properly installed throughout the term of this contract for proper diagnosis
- This contract covers single family resale homes, condominiums or townhomes which are used for residential purposes only. It covers only systems, equipment or appliances that are contained within the interior of a condominium unit. It does not cover equipment, items, or systems that are owned by the condominium association or designated as a condominium common area. It does not cover commercial structures or space or properties where commerce occurs, even though shared with covered residential unit(s). It does not cover cabins, boarding houses, dormitories, fraternities, sororities, other cooperatives, mobile homes not permanently attached and without metered utilities, and apartments with written leases less than one (1) year. Items and services not specifically listed as covered are not covered.
- This contract covers the actual reasonable cost for repair or replacement of parts or components as long as the repair or replacement is made necessary by operational failure of the parts or components occurring during the Contract period. We have the sole right to determine if a part or component should be repaired or replaced. In the event of replacement, it shall be with material of like kind and quality, but not necessarily the same brand or color. The use of non-original manufacturer's parts is permitted in making repairs under this Contract. If an item is non-repairable due to the covered failure of an obsolete or unavailable component part, we are not responsible for replacement of the entire item. We will be obligated only to make a reasonable payment based upon the value of installing a comparable component part that is available, subject to any per occurrence or aggregate maximums. You shall provide us the opportunity to speak with the repair technician prior to their implementation of any repairs. You and the repair technician shall provide Us with sufficient information as to the cause and nature of the occurrence, as well as other pertinent information relating to the claim to the best of your knowledge and belief. This information also may include estimates relating to repair or replacement of the part or component which failed. We reserve the right to request additional opinion(s). In all cases, work must be authorized and approved by us prior to implementation of the repairs.

CUSTOMER SERVICE

When service is needed, you are to telephone us at 1-866-237-4980, twenty-four (24) hours per day, seven (7) days per week (except the twenty-fifth (25th) of December). Under normal circumstances, we will initiate the performance of services during normal business hours by an authorized trade person or technician chosen by us within 48 hours after you request the services.

If a repair involves the loss of heating or cooling, loss of plumbing, substantial loss of electrical service or any other condition which renders a dwelling uninhabitable, it will be considered a temporary emergency condition. In event of temporary emergency conditions, you shall notify us of such fact through the use of our toll-free number so we may give the proper authorization to repair or replace to alleviate the emergency.

You shall give notice to us of any occurrence of operational failure that may be covered as soon as reasonably possible after the failure or malfunctions have occurred. You shall take every precaution to protect the property giving rise to the loss until the necessary repair or replacement is authorized by us and made. **YOU MUST NOTIFY US OF ANY LOSS PRIOR TO ACTUAL REPAIR OR REPLACEMENT.** We shall not be liable for a loss unless said notice is given prior to the expiration of your coverage, regardless of when the loss occurred.

For each trade service call, you will pay a One-Hundred dollar (\$100.00) Service Call Fee for Gold Plan members, a Seventy-Five dollar (\$75.00) Service Call Fee for Platinum Plan members, or a Sixty dollar (\$60.00) Service Call Fee for Elite Plan members or actual cost, whichever is less. The Service Call Fee is for each call dispatched including the event you fail to be present at the scheduled time of the trade service call or in the event you cancel a call at the time the service technician is in route to your home or the service technician has already arrived at your home. Your payment must be made prior to completion for each service call including, but not limited to, trade service calls wherein coverage was granted excluded, limited or denied in whole or in part. If no defects covered by this Contract are discovered or repaired during a service call, you are responsible for the cost of the entire service call. We have the option to suspend this Contract for non-payment of service call fees until such time payment is received.

CANCELLATION AND REFUND

You may cancel this Contract at any time for any reason. If You cancel this Contract within the first sixty (60) days of the Covered term, then We will refund the full purchase price less any claims. If You cancel this Contract thereafter, then You will receive a prorated refund based upon the days of remaining coverage (less the cost for service performed if applicable). In all instances, We may retain a cancellation fee where permissible by law.

TRANSFER / RENEWAL

TRANSFERS: In the event of the transfer of the legal title and ownership of the covered residence during buyer coverage, the remaining term maybe assigned to the new home owner. (\$50.00 transfer fee applies where permitted by state law). The assignee takes the warranty on the same terms, conditions and expiration date as the assignor. Call 1-866-445-3604 to transfer coverage.

RENEWALS: This contract may be renewed at the sole discretion of the administrator. In that event you will be notified of the plan fee and terms for the renewal.

AGREEMENT AGGREGATES

We will pay for losses up to the maximum amount of coverage shown for all sums paid or payable in the aggregate over the entire term of the Agreement period. The aggregate amount of coverage under this Agreement is limited to \$25,000.00. The aggregate amount of coverage for covered repairs to the Central Heating Systems is limited to \$5,000.00. The aggregate amount of coverage for covered repairs of the Central Air Systems is limited to \$5,000.00. The aggregate amount of coverage during the home listing period for the Central Heating Systems and the Central Air Systems combined are limited to \$1,500.00 maximum coverage per Contract Term. This Agreement is limited to \$1,500.00 per individual item for the Gold Plan and Platinum Plan and \$2,500.00 per individual item for the Elite Plan.

GOLD COVERAGE**1. CENTRAL HEAT SYSTEM**

COVERED: Furnace units and heat pumps. Includes accessible ductwork. Fireplace gas burner unit. Thermostat(s). Controlling equipment only for furnaces and air conditioners. Any of the foregoing covered components as well as plenum, indoor electrical up to the disconnect, and duct connections are also covered as required to maintain compatibility and compliance with minimum SEER and HSPF standards.

NOTE: We will pay up to \$1,500.00 per covered item per Contract term for access, diagnosis and repair or replacement of any glycol system, self-contained package unit, domestic hot water systems (boilers).

NOT COVERED: all coal, wood burning equipment, conversions from coal to gas, or coal to oil systems, oil storage tanks, fuel oil lines, space heaters, chimneys, fireplaces, flue liners, air filters, gas logs, normal maintenance, cleaning, adjustments. Non-ducted heater, humidifiers, dehumidifiers and electronic air filtering devices. Attic and Exhaust fans. Geo-thermal systems.

2. CENTRAL AIR SYSTEM

COVERED: Central air unit not to exceed 5 tons per unit. Refrigerated and evaporative cooler, central air conditioning unit(s) and heat pump(s). Water cooling storage tanks. Thermostat(s). Controlling equipment only for furnaces or air conditioners. Any of the foregoing covered components as well as plenum, indoor electrical up to the disconnect, and duct connections are also covered as required to maintain compatibility and compliance with minimum SEER and HSPF standards.

NOTE: We will pay no more than \$20.00 per pound for refrigerant.

NOT COVERED: Normal maintenance, cleaning, adjustments, capacity increases, and Geo-Thermal systems.

3. DUCTWORK

COVERED: Ducts from heating and/or cooling unit to point of attachment at registers or grills and flex ductwork.

NOTE: Access to ductwork is through unobstructed walls, ceilings, or floors only, and will return the access opening to a rough finish condition. We will pay no more than \$500.00 per covered item per Contract term for concrete encased ductwork.

4. PLUMBING

COVERED: Piping within the interior of the main residential structure and attached garage for gas, hot and cold water, drain and waste lines, vent, branch and riser lines. Plumbing Component Parts within the toilet tank; wax ring seals, trip levers, in-line shut-off or supply valves, and risers leading into sinks, lavatories, toilets, and tubs. Sump Pumps; primary units to pump water only. Whirlpool Motors and Jets.

NOTE: Coverage will provide access to plumbing systems through unobstructed walls, ceilings, or floors only, and will return the access opening to a rough finish condition. We will pay no more than \$500.00 per covered item per Contract term for concrete encased plumbing. We will pay no more than \$500.00 per contract term for repairing or replacing polybutylene line leaks.

NOT COVERED: Conditions of low or insufficient water pressure, color or purity of water, water filters, and water purification systems, or repair of piping damage caused by screws, nails, or vegetation roots. Any water well system, shower base pans, shower enclosures or doors, sinks, tubs, "insty" heat type devices and water purifiers, fixtures, faucets, shower heads, and trip levers. Repair or replacement of main body or caulking, grout, or tiles. Drain tile or lawn sprinkler systems. Normal maintenance services, such as, but not limited to pumping septic tanks. Energy conservation unit flues and vents. Digging new/deeper wells, shared water wells, curing condition of water in regard to contamination or water quality, or mechanical failures resulting from lack of water. Iron filters. Waste water filters. Stand-alone Jacuzzi-type tubs, whirlpools tubs or saunas. For bathtub enhancement units-the main body is not covered. Drain fields, leach beds and cesspools. Any code violation (local, state or federal); and/or upgrading system, such as new installation hook-ups to city or municipal sewage system. Aerator systems for treating sewage but not limited to a peripheral aeration tank, a center clarifier or settling tank pump, piping and air filters to the aerator system. Malfunction or failure of items due to rust, corrosion or sediment.

5. ELECTRIC

COVERED: INTERIOR: wiring main service panel not to exceed \$500.00, sub-panels, receptacles, outlets, switches, fuse boxes, breakers, electric wiring to

central heating and cooling systems and all other covered, interior, major electrical equipment including outside receptacles attached to the main residence and attached garage.

NOT COVERED: door bell system, lighting fixtures, ceiling fans and fixtures commonly known as chandeliers. Audio/Video surveillance systems, inter-com systems, or monitors working in conjunction with the doorbell system. Telephone wiring inadequate wiring capacity; code violations; or any licensing permits. Items that are gas fueled, oil fueled, antique (50 years of age) and/or portable and not properly installed unless specifically indicated as covered elsewhere in this Contract. Portable, battery powered and/or hobby items.

6. WATER HEATER SYSTEM

COVERED: electrical, gas, and tankless water heaters and all component parts within the unit including flue piping and hot water tank.

NOT COVERED: oil, solar or solar-assisted water heating units. Rust, sediment and corrosion. For Coverage of self-contained heat and domestic hot water systems (boilers) refer to section 1.

7. KITCHEN REFRIGERATOR

COVERED: all parts and components. One (1) kitchen unit only.

NOT COVERED: food spoilage, icemakers, ice crushers, racks, shelves, water and ice dispensers, interior thermal shells, door liner and commercial equipment.

8. DISHWASHER

COVERED: all parts and components for one (1) kitchen unit only.

NOT COVERED: Rollers, racks, baskets, portable units.

9. FOOD WASTE DISPOSER

COVERED: All parts and components for one (1) kitchen unit only.

NOT COVERED: Stoppage caused by foreign material.

10. COOKING RANGE/OVEN/COOKTOP

COVERED: all parts and components, includes self-cleaning mechanisms and timers (when timer affects functions of oven). One (1) kitchen unit only. **NOT COVERED:** commercial equipment, box, door glass, lights, rotisseries, racks, handles, knobs, sensi heat burners, filters and magnetic induction.

11. OVER THE RANGE OR BUILT IN MICROWAVE

COVERED: all parts and components, including touch tone panel at builders standard. One (1) kitchen unit only.

NOT COVERED: door glass, interior lining, clocks, lights, shelves, rotisseries, meat probe assemblies, countertop or portable microwave.

PLATINUM COVERAGE

The following added coverages are provided for the Platinum Plan and Elite Plan if selected for an additional fee.

1. CENTRAL HEAT/AIR SYSTEMS

COVERED: Geothermal systems. Permanently mounted, non-ducted heater, humidifiers, dehumidifiers, electronic air filtering devices, and attic and exhaust fans. We will pay up to \$1,000.00 per covered item per Contract term for failures due to rust, sediment and corrosion within thirteen years from manufactured date with a thirty day exclusion period from effective date of this Contract. :

NOTE: We will pay no more than \$1,500.00 per covered item per Contract term for access, diagnosis and repair or replacement of any Geothermal systems, Self-contained package unit.

2. PLUMBING

COVERED: Septic and Drain Line Stoppages: those which can be cleared through an accessible, existing ground level clean out (main line) or removable p-trap (branch line), with sewer cable including the drain line to the street. Fixtures, faucets, shower heads, toilets, and tubs at builders' standard. Domestic Water Softeners not leased or rented. Ejector Pump: to pump sewage only and transfer waste from a lower level to an upper level into the sewage system.

3. ELECTRIC

COVERED: Door Bell. Lighting Fixtures: lighting fixtures and ceiling fans permanently mounted to the main residence or attached garage at builder's standard.

4. WATER HEATERS

COVERED: Rust, Sediment and Corrosion are covered items after a thirty day exclusion period from effective date of this Contract.

5. TRASH COMPACTOR

COVERED: all parts and components. One (1) kitchen unit only. **NOT COVERED:** lock and key assembly, removable buckets.

ELITE COVERAGE

AVAILABLE AS COVERAGE OPTIONS FOR GOLD AND PLATINUM

The following added coverages are provided for the Elite Plan if selected for an additional fee. These coverages are available as additional options for the Gold Plan and Platinum Plan if selected for an additional fee.

1. HOME INSPECTION SERVICE COVERAGE

COVERED: Non Detected Pre-existing Conditions: We will cover existing defects or mechanical failures if not detected during the home inspection. Permits: Cost for obtaining permits up to \$250.00 per occurrence. Code Violations: We will pay up to \$250.00 per contract term to correct code violations and upgrades. Improper Installation, Repairs, or Modifications: We will repair or replace covered items that were improperly installed, repaired, or modified prior to or during this contract term not to exceed \$1,000.00 if not detected during the home inspection. Removal of Defective Equipment: Cost to dispose of an old appliance, system or component. Refrigerant Recapture, Reclaim, and Disposal.

NOTE: This option requires a written home inspection performed within ninety (90) days of closing and applies to systems and appliances covered by this Contract and shall not exceed any applicable limits. We may request a copy of the home inspection report to determine coverage for non-detected pre-existing conditions, code violations and improper installation, at our discretion.

2. CLOTHES WASHER AND DRYER

COVERED: all parts and components.

NOT COVERED: venting, lint screens, knobs and rails, plastic mini-tubs, soap dispensers, filter screens, damage to clothing.

3. GARAGE DOOR OPENER

COVERED: all parts and components including exterior touch pads, transmitters, hinges, and springs.

NOT COVERED: failure caused by improper installation, remote controls, damage to automobiles.

4. CENTRAL VACUUM

COVERED: Motor, relay, switches and wiring.

NOTE: We will pay no more than \$400.00 per Contract term for access diagnosis and repair or replacement.

NOT COVERED: conditions of inadequate capacity or clogged lines. Attachments, hoses, handles, knobs, panels, and/or cabinetry, power head assembly, secondary units and structural components.

AVAILABLE AS COVERAGE OPTIONS FOR GOLD, PLATINUM AND ELITE

The following coverage options are available if selected for an additional fee.

1. SWIMMING POOL/SPA EQUIPMENT

COVERED: shared common equipment including all parts and components of the heating, pumping and filtration system, blower, pool sweep motor and pump. **NOTE:** Salt water pool equipment is a separate optional coverage and will include additional coverage for the circuit board and cell.

NOTE: Stand-alone SPA equipment is a separate optional coverage.

NOT COVERED: lights, liners, concrete encased or underground electrical, plumbing or gas lines, cleaning equipment, any mechanism used in association with a waterfall, fountain, or any other attachment not associated with the primary function of the covered equipment, structural defects, solar equipment, jets, fuel storage tanks, built-in or detachable cleaning equipment including pop-up heads, turbo valves, creepy crawlers and the like.

2. STAND ALONE ICE MAKER

COVERED: all parts and components of a freestanding or under the counter ice makers. One (1) kitchen unit only.

NOT COVERED: food spoilage, ice crusher, plastic buckets, interior thermal shells, door liner.

3. ADDITIONAL REFRIGERATOR OR FREEZER

COVERED: all parts and components. One (1) unit only separate from refrigerator.

NOT COVERED: food spoilage, icemakers, ice crushers, racks, shelves, water and ice beverage dispensers, interior thermal shells, door liner. Room or walk-in freezers.

4. WATER WELL PUMP

COVERED: main supply system for home. All parts and components including pressure tank, motor, pump, shaft and point for single dwelling only.

NOTE: We will pay no more than \$1,200.00 per contract term for access, diagnosis and repair or replacement.

NOT COVERED: above or underground piping, cable or electrical lines leading to and from the well pump, including those that are located within the well casing, well casings, pressure switches not located on the pump-booster pumps, redrilling of wells, well pump and all well components for geothermal and /or water source heat pumps.

5. LIMITED ROOF LEAK REPAIR

COVERED: The repair of leaks that occur in the roof 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 water tight and in good condition on the effective date of the contract.

NOTE: We will pay no more than \$500.00 per contract term for repairing roof leaks. An actual water leak must occur during the coverage period for coverage to apply under this plan. In the event the roof has exceeded its life expectancy, according to the service provider, and must be replaced, this coverage will not apply.

NOT COVERED: Gutters, drain lines, flashing, skylights, patio covers, scuppers, glass, sheet metal, 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 repair, 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.

EXCLUSIONS AND LIMITATIONS

This agreement is not applicable to the items listed below, or where damage or failure is due to:

- 1) Items that are not in proper working order on the Contract sale date of coverage.
- 2) Fire, wind, freezing rain, hail, sleet, snow, ice or water back-up due to ice, explosions, acts of God, accident, rot, dry rot, condensation, mineral deposit build up, power failure or shortage, lightning, destruction caused by pets, rodents, termites, insects and vermin, or any cause other than by operational failure to a covered part and/or component.
- 3) Failure due to corrosion, rust, and mineral build up are not covered unless specifically noted in sections or options as Covered.
- 4) Excessive or inadequate water pressure, code violations, electrical surge, excessive or inadequate voltage, electrical currents artificially generated, electrical wiring not to code.
- 5) Any systems due to lack of capacity, maintenance inspections, cleaning, adjustment and lubrication services, failure to maintain the temperature in the residence above freezing, or caused by incorrect use or contamination of fuel or energy.
- 6) Damage to the physical structure of the residence including, but not limited to, bearing walls, walls, roof, roof supports, structural floor base, foundation or slabs, and ceilings except where specifically identified as covered.
- 7) Faulty workmanship by any agreement or trade-person selected and hired, or any improper installation of any component or system by the owner, seller or any other person, either before or after issuance of this Agreement unless the Home Inspection Service Option was selected and a home inspection was performed.
- 8) Leased or rental equipment.
- 9) Permits, fees, cost of disposal of any replaced or repaired item, coolant recovery fees or other environmental fees or charges unless Home Inspection Service Option was selected.
- 10) Misrepresentation/fraud by you in reporting a loss or the amount of the loss.
- 11) Defects in the equipment due to the manufacturer's errors, improper construction of the equipment or temporary repairs.
- 12) Any incidental or consequential property damage, lost time, lost data, nor failure to provide timely service due to conditions beyond our control, including but not limited to, part or equipment delays, labor difficulties.
- 13) Non-functional parts, including damage to cabinetry, light bulbs, plastic, porcelain or enamel parts, exterior/interior finishes, knobs, dials, hinges, lock and key assemblies, handles, racks, baskets, probes or rotisseries, trim and/or appearance parts.
- 14) Temporary repairs AND ALL ELSE NOT LISTED AS COVERED.