

Home Warranty Agreement

RESIDENTIAL PROPERTY PROTECTION PLAN

COVERAGE SUMMARY

This Home Warranty Agreement is marketed, administered, and issued by VectorSolv LLC. This is a Services Contract, not an insurance policy. During the coverage period, We will arrange for an Authorized Service Provider to repair or replace the covered equipment and systems in accordance with the terms and conditions of this Agreement. This Agreement is intended to provide protection against the cost of repairing certain types of mechanical breakdowns of specific items in Your home. Various restrictions apply to the coverage provided by this Agreement – please read this Agreement carefully to determine and understand Your rights, duties, and what is and is not covered.

CONGRATULATIONS!

We appreciate how important it is to protect Your home against unplanned and costly repairs associated with the breakdown of home appliances and systems. That’s why On Call Home Warranty is delighted that You agreed to purchase this Home Warranty Plan. Please read the terms and conditions to learn about what’s covered. If You find a Deficiency in a covered item, component, or system during the Term, please follow the steps described below to make a claim to obtain Your benefits.

HOW LONG AM I COVERED?

The coverage period begins upon receipt of your payment of the plan fee and is effective for 12 months. There is an initial period of thirty (30) days during which You will not be able to request a Service Call (“Waiting Period”).

WHAT’S COVERED?

Mechanical › Appliance › Built-In Microwave	<i>Deductible: \$100</i>	<i>Limit of Liability: \$500</i>
The appliance is used for (re-)heating food and is physically built into the kitchen as opposed to tabletop microwaves.		
<p>Covers electric timer; transformer; magnetron tube; door latch; touch tone panel; interior lining; clocks; and shelves.</p>	<p>Excludes Door glass; countertop units; rotisseries; cooking accessories; removable trays and accessories, lights, panels, and cabinetry; toaster units; units connected to a wall oven, and turntables; doors; hinges and latch assemblies; handles; glass; knobs; lights; clocks (unless they affect the cooking function of the unit); meat probe assemblies; racks and trays; interior linings/walls; arcing; vent and all hoods; trim kits and built-in kits; seals; noises; and portable or counter-top units. No pre-existing conditions.</p>	

Mechanical › Appliance › Oven / Range / Stove	Deductible: \$100	Limit of Liability: \$500
The appliance used for cooking in your kitchen.		
Covers Burners; control boards; thermostats; broilers; temperature controls; heating elements; igniter; ignition module; spark igniters; elements; burners; over range exhaust fan; thermostat; wiring; igniters; clocks; rotisseries; racks; handles; knobs; interior lining; other related components and parts to a built-in range/oven; and sensor-heat burners will be replaced with standard burners.	Excludes clocks (unless they affect the function of the oven); meat probe assemblies; rotisseries; racks; door hinges; springs; gasket; seal; vent and all hoods; handles; knobs; dials; interior lining; noise; sensi-heat burners; light sockets; light bulbs; indoor barbecue; and removable accessories. No pre-existing conditions.	

Mechanical › Appliance › Kitchen Exhaust Fan	Deductible: \$100	Bronze Limit of Liability: \$500
		Silver Limit of Liability: \$1,000
		Gold Limit of Liability: \$2,000
The appliance containing a mechanical fan that removes fumes, smoke, airborne grease, and heat from your kitchen.		
Covers motor and fans.	Excludes exhaust fans used for radon; heating or lighting components; noise without a related mechanical failure; moisture damage; and wiring.	

Mechanical › Appliance › Refrigerator	Deductible: \$100	Bronze Limit of Liability: \$750
		Silver Limit of Liability: \$1,000
		Gold Limit of Liability: \$2,000
The appliance is used to keep your food cold in your kitchen.		
Covers control boards; compressors; thermostats; damper control; wire harnesses; evaporator fan motors; condenser fan motors; pressure switches; relays; contactors; start assist; and thermistors.	Excludes any removable component (which does not affect the primary function); interior thermal shells/insulation; freezers that are not built-in units or an integral part of the refrigerator; multimedia center and internet connection components; wine coolers/refrigerators/kegerator; filters; sealed system; walk-in units; structural components; beverage and ice dispensers; panel and cabinetry; drawers; external thermostats; wine cooler and/or refrigerator; racks; shelves; glass; lighting; handles; doors; door seals; hinges, springs, and gaskets; freon; disposal and recapture of freon; ice makers; ice crushers; beverage dispensers and their respective equipment; water lines and valve to ice maker; line restrictions; leaks of any kind; maintenance; food spoilage; water damages; and noise without a related mechanical failure. No pre-existing conditions.	

<p>Mechanical › Appliance › Dishwasher</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$500</i></p> <p><i>Silver Limit of Liability: \$1,000</i></p> <p><i>Gold Limit of Liability: \$2,000</i></p>
<p>The appliance used to wash dishes in your kitchen.</p>		
<p>Covers timers; motors; control boards; switches; temperature control; heating elements; hinges and latches, wash arms, fill valves, spray arms, drain pump, lines; pump; racks, baskets, and rollers.</p>	<p>Excludes racks/rollers; panels; cabinetry; effectiveness of cleaning; valves clogged by sediment or lime buildup; interior tub leaks; doors; door seals; hinges and locks; springs; gaskets; handles; glass; knobs; racks, trays, soap dispensers; and baskets; damage caused by broken glass; water damages; noise without a related mechanical failure; maintenance and cleaning; commercial units; and portable units. No pre-existing conditions.</p>	
<p>Mechanical › Appliance › Washer</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$750</i></p> <p><i>Silver Limit of Liability: \$1,000</i></p> <p><i>Gold Limit of Liability: \$2,000</i></p>
<p>The appliance used to clean your clothes in your laundry.</p>		
<p>Covers motors, pumps, timers, wiring, relays and switches, belts, hoses, thermostats, heating elements and burners, gas valves, and pulleys.</p>	<p>Excludes plastic mini-tubs, filter screens, drawers, soap dispensers, filter screens; knobs, dials, latch assemblies; warping; venting, door seals, panels, cabinetry, doors, door seals and hinges, glass, glass/plastic door; touch pads; leveling and balancing, damage to clothing, commercial units, noise without a related mechanical failure, water damages; conditions of water flow restrictions due to scale, rust, minerals, and other deposits. No pre-existing conditions.</p>	
<p>Mechanical › Appliance › Dryer</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$500</i></p> <p><i>Silver Limit of Liability: \$1,000</i></p> <p><i>Gold Limit of Liability: \$2,000</i></p>
<p>The appliance is used to dry your clothes in your laundry.</p>		
<p>Covers drain pumps; control boards; gas vales; heating elements; igniters; thermostats; fuses; wire harnesses; ignition modules; tub assembly; tub bearings; and motor bearings.</p>	<p>Excludes venting; lint screens; dryer cabinet; fragrance/humidity center; hangers, shelves, rods, hooks, and cabinet liner; racks; drawers; knobs and dials; touch pads; doors, door seals, and hinges; glass; leveling and balancing; warping; latch assemblies; noise without a related mechanical failure; damage to clothing; odors; conditions of air flow restriction due to a lack of maintenance and/or clogged lint screens. No pre-existing conditions.</p>	

Mechanical › Appliance › Garbage Disposal	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>
The appliance used to grind and macerate food waste is located under the drainage hole of the sink in your kitchen.		
Covers motor; switch; shredder; impellers; and stopper switch.	Excludes removable accessories, water damages; drain lines and pipes connected to the garbage disposal, and unclogging and jammed garbage disposal. No pre-existing conditions.	

Mechanical › Plumbing › Water Heater	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>
The water heater is a device that is used to heat water for your home's use.		
Covers circulatory pumps and domestic hot-water coils attached to boilers but excluding solar and heat recovery units; water leaks (80-gallon maximum capacity for both gas and electric water heaters; tankless, direct vents and power vents.	Excludes solar and oil-fired water heaters, anode rods; color or purity of water; noise; heat recovery units; stands; permits; code upgrades; flue repairs; piping; gas stop; Y&P discharge line; insulation; sediment build-up; ancillary holding or storage tanks; fuel storage tank; energy conservation unit; noise without a related mechanical failure; permits; code upgrades; flue repairs; water heaters exceeding 80-gallon maximum capacity; water damages; ancillary holding or storage tanks; fuel storage tank; energy conservation unit; thermal and all expansion tanks. No pre-existing conditions.	

Device › Home Items › Ceiling Fan	Deductible: \$100	<i>Bronze Limit of Liability: \$250</i>
		<i>Silver Limit of Liability: \$500</i>
		<i>Gold Limit of Liability: \$500</i>
It is the mechanical fan that is mounted on the ceiling of a room to circulate air.		
Covers Motor.	Excludes Ceiling fan box and house wires; hanger ball, mounting bracket, down rod, canopy, bracket, drawstring, and blades; light kits and remote transmitters; attic, bathroom, and/or whole house exhaust fans; light bulbs; noise; remote controls; wall fans; removable accessories. No preexisting conditions.	

Device › Home Items › Garage Door Opener	Deductible: \$100	<i>Bronze Limit of Liability: \$250</i>
		<i>Silver Limit of Liability: \$500</i>
		<i>Gold Limit of Liability: \$500</i>
It is the motorized device used to open and close garage doors which is typically installed in the garage and connected to the garage door mechanism, allowing for convenient and automated operation of the door.		
Covers Single primary mechanical screw, belt, or chain driven unit as follows: motor; wiring; receiver board; relays; switches and sensors; and drive trains.	Excludes Garage Doors; batteries; damage caused by door malfunctions; remotes; light bulbs; all door assemblies including door panels, tracks, rollers, hinges, cables, and springs; guides; noise; frequency interference; lights; sending units; exterior mounted keypads; and transmitters. No preexisting conditions.	

Device › Home Items › Doorbell	Deductible: \$100	<i>Bronze Limit of Liability: \$250</i>
		<i>Silver Limit of Liability: \$500</i>
		<i>Gold Limit of Liability: \$500</i>
It is the device that is installed near the entrance of a building or a home to alert occupants that someone is at the door.		
Covers hardware; connector and adaptor.	Excludes Batteries, and intercom systems. No preexisting condition.	

Mechanical › HVAC › Air Conditioner	Deductible: \$100	<i>Bronze Limit of Liability: \$1,000</i>
		<i>Silver Limit of Liability: \$1,500</i>
		<i>Gold Limit of Liability: \$3,500</i>

The air-conditioner is part of the heating, ventilation, and air-conditioning (HVAC) system in your home. It is activated when you set the temperature using a thermostat. It regulates the cooling in your home.

<p>Covers mechanical parts and components of all centrally ducted air conditioning systems, heat pump systems, or evaporative (swamp) cooler units; air handlers; blower fan motors; capacitors; compressors; condensers; condenser fan motors; condenser coils; evaporator coils; fan blades; (freon) gas lines interior to the unit; internal system controls; internal wiring; motors (excludes dampers); refrigerant piping interior to the unit (excluding interconnecting line sets and geothermal piping); refrigerant filter dryer; relays; reversing valves; switches and controls; and thermostats.</p>	<p>Excludes Humidifiers and electronic air cleaners; condensate drain pans, pumps, and lines; filters (including electronic/electrostatic and deionizing filter systems); heat recovery unit; interconnecting refrigerant (freon) gas lines/line sets (external of the equipment); panels and/or cabinetry; roof jacks or stands; asbestos insulated piping; outside or underground piping; recapture/reclaim/disposal of refrigerant (freon); stopped up drain lines; structural components; humidifiers; zone control systems, or custom control systems; flues and vents; well pumps; water source heat pump; water pumps and lines (external of the condenser unit); remote controls; wall units; legally mandated diagnostic testing when replacing heating or cooling equipment; window units; mismatched systems; water cooling towers; noise without a mechanical related failure; general maintenance and cleaning; gas systems, including ammonia systems; and chillers, chiller components, water lines, chilled water systems; water damages; and air conditioning/cooling systems other than electrical or gas systems. No pre-existing conditions.</p>
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Mechanical › HVAC › Furnace and Heating System	Deductible: \$100	<i>Bronze Limit of Liability: \$1,000</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>

The furnace is part of the heating, ventilation, and air conditioning (HVAC) system in your home. It is activated when you set the temperature using a thermostat. It regulates the heat in your home.

<p>Covers condenser fan motors; compressors; condensers thermostats; capacitors; relays; contactors; pressure switch; thermistors; cut-in switches; transformers; inducer motors; defrost boards; blower motors; heating elements; igniters; ignition modules; burner assembly; pressure switches; and thermocouple.</p>	<p>Excludes all heating systems other than gas or electric, including components and parts related; zone systems; wall units or the components thereof; air cleaners; humidifiers; flues, liners, and chimneys; coils; filters; electric baseboards heat, space heaters, fireplaces, grain, pellet, or wood heating units and key valves; free-standing or portable hearing units; fuel storage tanks, lines, and filters; built-in heat lamps; heat exchanger; cleaning and re-lighting of burners; outside or underground piping; ductwork or piping and pumps; maintenance and cleaning; panels and/or cabinetry; pressure regulators; registers/grills; legally mandated diagnostic testing when replacing heating or cooling equipment; stopped up drain lines; noise without a mechanical related failure; and structural components are not covered. No pre-existing conditions.</p>
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Mechanical › HVAC › Ductwork	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$750</i>
		<i>Gold Limit of Liability: \$1,000</i>
It is the system of ducts, or channels, used to distribute air throughout a building for heating, ventilation, and air conditioning (HVAC) purposes.		
Covers Leaks or breaks in ductwork (sheet metal, duct board, and flex duct including vapor barrier) from heating and/or air conditioning unit(s) including dampers; damper-only controls; plenums.	Excludes Insulation; collapsed or crushed ductwork; ductwork where asbestos is present; ductwork damaged by moisture; water damage; damage caused by pests and/or animals; pests and/or animals; noise; registers and grills; underground ductwork; ductwork accessible only through a concrete floor, wall or ceiling; improperly sized ductwork; ductwork outside the perimeter of the home or in a crawl space; diagnostic testing of, or locating leaks to ductwork, including, without limitation, as required by any federal, state or local law, regulation, or ordinance; or when required due to the installation or replacement of system equipment. When covered repairs require access to ductwork, We will only provide access to, and sealing of ductwork through unobstructed walls, ceilings, or floors, and will return access openings to a rough finish. Obstructions include, without limitation, built-in appliances, systems, cabinets, floor coverings, general maintenance, and cleaning.	

Mechanical › Electrical › Interior Electrical System	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$750</i>
		<i>Gold Limit of Liability: \$1,500</i>
The electric supply system from the main breaker panel located within your home to the switches, outlets, and connection boxes located within your home.		
Covers Mechanical parts or components: general line voltage wiring (repair only); light switches and receptacles; breakers; outlets; junction boxes; and ground fault interrupters.	Excludes alarm systems; burglar, fire, and smoke alarms; batteries; direct current (DC) wiring and systems; doorbells and chimes; exterior wiring and components (except main panels mounted to the exterior wall); exhaust fans; light bulbs; permits and code upgrades; chandelier; load control devices; low voltage systems including wiring and relays; electrical generation systems; face plates; telephone systems; audio/video/computer/intercom wiring or cable; timers; touchpad assemblies; remote controls; circuit overload; garage door openers; utility meter base pans. Failures, damage, and conditions caused by flood, fire, water, inadequate wiring capacity, attic/exhaust fans; circuit overload, power failure/shortage or surge, and corrosion caused by moisture; wire tracing; crushed ductwork; and improperly sized ductwork/duct system. No pre-existing conditions.	

Mechanical › Plumbing › Plumbing Stoppages (toilets)	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$750</i>
		<i>Gold Limit of Liability: \$1,500</i>
It is a blockage or obstruction within a plumbing system that prevents the normal flow of water or waste.		
Covers Toilet stoppages; clearing of mainline drain and sewer stoppages up to 100 feet (standard sewer cable) from the access point; mainline stoppages are only cleared when an accessible cleanout (without excavation) is either available or can be installed (installation is not covered); Clearing of lateral drain line stoppages up to 100 feet from access point including, but not limited to, accessible cleanout, p-trap, drain or overflow access points, and removing a toilet for a toilet stoppage only.	Excludes Costs to locate or access cleanouts not found or inaccessible, or costs associated with installing cleanouts; stoppages caused by collapsed, damaged, frozen, or broken drain, vent, or sewer lines, inside or outside of the home's main foundation; stoppages due to roots or foreign objects; lines broken or infiltrated by roots, or otherwise stopped by roots, even if within the home's main foundation; access through roof vents; septic tanks are not covered. No preexisting conditions.	

Mechanical › Plumbing › Plumbing System	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$750</i>
		<i>Gold Limit of Liability: \$1,500</i>
Plumbing is a system of pipes that is used to carry water and waste throughout your home.		
Covers water lines, drain lines, and gas lines, specifically line leaks in water, drain, waste, or vent lines.	Excludes water softeners; slab leaks; polybutylene pipes; plumbing stoppages; in drain, vent, and drain lines; stoppages caused by collapsed, damaged, or broken drain, vent, or sewer lines outside the confines of the main foundation of the home; stoppages due to roots or foreign objects; damage due to accidental damage or corrosion; septic tanks; fixtures and fittings; and water and gas meters. No pre-existing conditions.	

Structural › Home Systems › Swimming Pool/spa (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$500</i>
		<i>Gold Limit of Liability: \$1,500</i>
Artificial pool for swimming in.		
<p>Covers Coverage applies to above ground, accessible, working components, pumping, and filtration system as follows: pump; motor; filter; filter timer; gaskets; blower; timer; valves, limited to back flush, actuator, check, 2-way, and 3-way valves; relays and switches; pool sweep motor and pump; and above ground plumbing pipes and wiring.</p>	<p>Excludes Portable or above ground spas, and pools; automatic feeders and chemicals; chlorinators, and ionizers; “creepy crawlers” and similar cleaning units; electrical lines; filter elements or media (e.g., cartridges, grids and sand); heater; lighting; pop-up heads and turbo valves; secondary/auxiliary cleaning equipment and accessories including built-in or detachable cleaning equipment; auxiliary pumps; skimmers; liners; salt water generators and components; remote control systems; noise; pool sweeps; ornamental fountains, waterfalls and their pumping systems; lights; solar heaters and related components; freon reclamation; disposable filtration mediums; structural and/or cosmetic defects; fill line and fill valves; liner or shell of the pool; heat pump; underground water, gas, and electrical lines; dehumidifiers; timer systems; underground and/or concrete encased plumbing; pool cover and related equipment; damage due to lack of general maintenance or improper chemical balance; jets; electronic/computerized controls and/or control panels; fuel storage tanks; multi-media centers; and cost of access to make repairs or replacements are not covered.</p>	

Mechanical › HVAC › Additional Air Conditioner (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$1,000</i>
		<i>Silver Limit of Liability: \$1,500</i>
		<i>Gold Limit of Liability: \$2,000</i>
The air-conditioner is part of the heating, ventilation, and air-conditioning (HVAC) system in your home. It is activated when you set the temperature using a thermostat. It regulates the cooling in your home.		
<p>Covers mechanical parts and components of all centrally ducted air conditioning systems, heat pump systems, or evaporative (swamp) cooler units; air handlers; blower fan motors; capacitors; compressors; condensers; condenser fan motors; condenser coils; evaporator coils; fan blades; (freon) gas lines interior to the unit; internal system controls; internal wiring; motors (excludes dampers); refrigerant piping interior to the unit (excluding interconnecting line sets and geothermal piping); refrigerant filter dryer; relays; reversing valves; switches and controls; and thermostats.</p>	<p>Excludes Humidifiers and electronic air cleaners; condensate drain pans, pumps, and lines; filters (including electronic/electrostatic and deionizing filter systems); heat recovery unit; interconnecting refrigerant (freon) gas lines/line sets (external of the equipment); panels and/or cabinetry; roof jacks or stands; asbestos insulated piping; outside or underground piping; recapture/reclaim/disposal of refrigerant (freon); stopped up drain lines; structural components; humidifiers; zone control systems, or custom control systems; flues and vents; well pumps; water source heat pump; water pumps and lines (external of the condenser unit); remote controls; wall units; legally mandated diagnostic testing when replacing heating or cooling equipment; window units; mismatched systems; water cooling towers; noise without a mechanical related failure; general maintenance and cleaning; gas systems, including ammonia systems; and chillers, chiller components, water lines, chilled water systems; water damages; and air conditioning/cooling systems other than electrical or gas systems. No pre-existing conditions.</p>	

Mechanical › HVAC › Additional Furnace and Heating System (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$1,000</i>
		<i>Silver Limit of Liability: \$1,500</i>
		<i>Gold Limit of Liability: \$2,000</i>
The furnace is part of the heating, ventilation, and air conditioning (HVAC) system in your home. It is activated when you set the temperature using a thermostat. It regulates the heat in your home.		
<p>Covers condenser fan motors; compressors; condensers thermostats; capacitors; relays; contactors; pressure switch; thermistors; cut-in switches; transformers; inducer motors; defrost boards; blower motors; heating elements; igniters; ignition modules; burner assembly; pressure switches; and thermocouple.</p>	<p>Excludes all heating systems other than gas or electric, including components and parts related; zone systems; wall units or the components thereof; air cleaners; humidifiers; flues, liners, and chimneys; coils; filters; electric baseboards heat, space heaters, fireplaces, grain, pellet, or wood heating units and key valves; free-standing or portable hearing units; fuel storage tanks, lines, and filters; built-in heat lamps; heat exchanger; cleaning and re-lighting of burners; outside or underground piping; ductwork or piping and pumps; maintenance and cleaning; panels and/or cabinetry; pressure regulators; registers/grills; legally mandated diagnostic testing when replacing heating or cooling equipment; stopped up drain lines; noise without a mechanical related failure; and structural components are not covered. No pre-existing conditions.</p>	

Mechanical › Appliance › Additional Refrigerator (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$750</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>
The appliance is used to keep your food cold in your kitchen.		
Covers control boards; compressors; thermostats; damper control; wire harnesses; evaporator fan motors; condenser fan motors; pressure switches; relays; contactors; start assist; and thermistors.	Excludes any removable component (which does not affect the primary function); interior thermal shells/insulation; freezers that are not built-in units or an integral part of the refrigerator; multimedia center and internet connection components; wine coolers/refrigerators/kegerator; filters; sealed system; walk-in units; structural components; beverage and ice dispensers; panel and cabinetry; drawers; external thermostats; wine cooler and/or refrigerator; racks; shelves; glass; lighting; handles; doors; door seals; hinges, springs, and gaskets; freon; disposal and recapture of freon; ice makers; ice crushers; beverage dispensers and their respective equipment; water lines and valve to ice maker; line restrictions; leaks of any kind; maintenance; food spoilage; water damages; and noise without a related mechanical failure. No pre-existing conditions.	

Mechanical › Appliance › Freestanding Icemaker (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>
It is the appliance designed specifically for producing ice.		
Covers Belts; compressor; condensers; control timers; defrost heaters; electronic components; evaporators; fan motors; hoses; internal wiring; motors; power cords; pumps; pulleys; ram assembly; switches and relays; solid state control boards; thermostats; water valves.	Excludes Any and all commercial units or commercial grade units; latch assemblies; hinges; noise; and touch pads.	

Mechanical › Appliance › Freestanding Freezer (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>
<p>It is a standalone appliance specifically designed for freezing and storing food items for an extended period.</p>		
<p>Covers Belts; compressor; condensers; control timers; defrost heaters; electronic components; evaporators; fan motors; hoses; internal wiring; motors; power cords; pumps; pulleys; ram assembly; switches and relays; solid state control boards; and thermostats.</p>		<p>Excludes Ice and beverage dispensers; buckets; commercial units; drawers; door seals; drip pans; filters and screens; food spoilage; ice maker; interior lining; internal shelves; knobs and handles; light bulbs and fixtures; latch assemblies; touch pads; water valves; lock and key assemblies; panels and/or cabinetry; racks; removable mini-tubs or buckets; noise; hinges; secondary units; shelves; springs; stopped-up drain lines; structural components; cosmetic problems, such as chipping, dents, or scratches; trays; venting; and water flow restrictions due to mineral deposits, such as, but not limited to, lime. No pre-existing conditions.</p>
Mechanical › Appliance › Freestanding Wine Chiller (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$500</i>
		<i>Silver Limit of Liability: \$1,000</i>
		<i>Gold Limit of Liability: \$2,000</i>
<p>It is the specialized appliance designed to store and chill wine bottles at optimal temperatures.</p>		
<p>Covers Compressor; condensers; control panel; temperature control probe; electronic components; evaporators; fan motors; hoses; internal wiring; motors; switches and relays; solid state control boards; thermostat; water valves.</p>		<p>Excludes Any and all commercial units or commercial grade units; latch assemblies; hinges, clips, clamps, screws, and covers; plates; gaskets and seals; footings; lamp and lamp cover; noise; touch pads; door glass; shelves; handles; support plates.</p>
Home Systems › Infrastructure › External Lines Bundle (Sewer, Water, Electric, Gas) (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$1,500</i>
		<i>Silver Limit of Liability: \$2,500</i>
		<i>Gold Limit of Liability: \$2,500</i>
<p>These are the utility lines that connect the home to external sources or services. These lines are responsible for supplying essential utilities such as water, electricity, gas, and sewerage to the property.</p>		
<p>Covers Repair or replacement necessary to remedy failure which occurs as a result of normal wear and tear, inherent defects in material or craftsmanship, or as specified as COVERED in the Section of this Agreement related to External Sewer Lines, External Water Lines, External Electric Lines, and External Gas Lines.</p>		<p>Excludes All conditions specified as NOT COVERED in the Section of this Agreement related to External Sewer Lines, External Water Lines, External Electric Lines, and External Gas Lines.</p>

<p>Home Systems › Infrastructure › External Sewer Lines (add-on)</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$1,000</i></p>
		<p><i>Silver Limit of Liability: \$1,500</i></p>
		<p><i>Gold Limit of Liability: \$1,500</i></p>
<p>These are part of the public or private sewerage system that connects a building or property to the main sewer line or sewage treatment facility. They are responsible for carrying wastewater and sewage from the building's plumbing system to a central collection point or treatment facility.</p>		
<p>Covers Leak, break, tear, or rupture which occurs as a result of normal wear and tear or inherent defects in material or craftsmanship in your Outside Sewer Line. Outside Sewer Line is defined as a single sewage drain line located outside the covered home that collects and conveys raw sewage from the covered house drains out to the utility or public-owned sewer main line or septic tank.</p>	<p>Excludes Failures caused by insurable events; lines that are not leaking; clean up or removal of pollutants, hazardous material, waste, or sewage; piping that runs through or under a body of water, including but not limited to, a swimming pool, pond or lake; failure caused by tree roots; failures caused by freezing of pipes; piping that runs under the covered home or other structure; storm water drain piping; upgrade to any line; meters or movement of any meter; concrete encased lines; lines that have a blockage or low pressure; connections or extensions; any piping that is not leading directly to the covered home or any piping that branches off the main line; sidewalk repair or replacement; landscaping or restoration of landscaping or replanting of trees or other vegetation. No preexisting conditions.</p>	

<p>Home Systems › Infrastructure › External Water Lines (add-on)</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$1,000</i></p>
		<p><i>Silver Limit of Liability: \$1,500</i></p>
		<p><i>Gold Limit of Liability: \$1,500</i></p>
<p>These are the pipes that transport fresh water from the municipal water supply or a well to a building or property. These lines are responsible for delivering potable water for various domestic uses, such as drinking, cooking, bathing, and irrigation.</p>		
<p>Covers Leak, break, tear, or rupture which occurs as a result of normal wear and tear or inherent defects in material or craftsmanship in your Outside Water Line. An Outside Water Line is defined as water piping that connects from the covered home to a public water supply system; a single water supply line from the curb box to the inlet valve of the meter located inside the covered home. If the meter is located outside the covered home, the Outside Water Line includes the water line from the outlet of the meter to the exterior of the foundation of the covered home.</p>	<p>Excludes Failures caused by insurable events; lines that are not leaking; supply line connected to a well; piping that runs through or under a body of water, including but not limited to a swimming pool, pond, or lake; failure caused by tree roots; failures caused by freezing of pipes; piping that runs through or under the covered home or other structure; upgrade to any line; meters or movement of any meter; concrete encased lines; piping that is not connected and ready for use; storm water drain piping; outside water line that has a blockage or low pressure; connections or extensions; any water lines not leading directly to the covered home or branches off the main line; sidewalk repair or replacement; landscaping or restoration of landscaping or replanting of trees or other vegetation. No preexisting conditions.</p>	

<p>Home Systems › Infrastructure › External Electric Lines (add-on)</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$1,000</i></p> <p><i>Silver Limit of Liability: \$1,500</i></p> <p><i>Gold Limit of Liability: \$1,500</i></p>
<p>These are the cables or conductors that carry electricity from a power generation source, such as a power plant or substation, to your home.</p>		
<p>Covers Failure due to normal wear and tear or inherent defect in material or craftsmanship in the external electrical line. The external electrical line is defined as the overhead and underground customer service electric lines and components that connect the covered home to the utility-owned service lines which include the weather head, conduit, meter base, service entrance cable, and ground wire/rod.</p>	<p>Excludes Failures caused by insurable events; wiring lines that run through or under a body of water, including but not limited to a swimming pool, pond, or lake; wiring lines that run under the covered home or other structure; failure caused by tree roots; upgrade to any line; meters or movement of any meter; concrete encased lines; wiring lines that provide electricity to the outdoor property, including but not limited to, light fixtures and electric fencing; wiring lines that branch off the main line; wiring that is not connected and ready for use; sidewalk repair or replacement; landscaping or restoration of landscaping or replanting of trees or other vegetation. No preexisting conditions.</p>	

<p>Home Systems › Infrastructure › External Gas Lines (add-on)</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$1,000</i></p> <p><i>Silver Limit of Liability: \$1,500</i></p> <p><i>Gold Limit of Liability: \$1,500</i></p>
<p>These lines are responsible for delivering gas to your home for heating, cooking, hot water, and other applications.</p>		
<p>Covers Leak, break, tear, or rupture which occurs as a result of normal wear and tear or inherent defects in material or craftsmanship in the external gas line. An external Gas Line is defined as a natural gas supply line from the curb box to the inlet valve of the meter located at the covered home; for meters located in the yard, coverage includes the natural gas line from the outlet of the meter to the exterior of the foundation of the covered home.</p>	<p>Excludes Failures caused by insurable events; meters or movement of any meter; concrete-encased lines; lines that are not leaking; failure caused by tree roots; piping that runs through or under a body of water, including but not limited to, a swimming pool, pond or lake; piping that runs under the covered home or other structure; piping that is not connected and ready for use; upgrade to any line; lines that have a blockage or low pressure; connections or extensions; any gas lines not leading directly to the dwelling; ; sidewalk repair or replacement; landscaping or restoration of landscaping or replanting of trees or other vegetation. No preexisting conditions.</p>	

<p>Home Systems › Systems › Water Softener & Purification System (add-on)</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$500</i></p>
		<p><i>Silver Limit of Liability: \$750</i></p>
		<p><i>Gold Limit of Liability: \$1,500</i></p>
<p>It is a device or system designed to treat water by removing minerals, contaminants, and impurities.</p>		
<p>Covers Basic single and multi-level/twin water softener units, including central head assembly; piping to and from the unit(s) and system tanks. Standard residential-grade water purification system located within the perimeter of the home, power supply, and all associated plumbing lines, check valves, fittings, drain flow restrictors, pressure booster pumps, reverse osmosis membrane, and filters</p>	<p>Excludes Non-electric powered systems; any and all treatment, color, purity, odor control, iron filtration components, and systems; discharge dry wells; failure due to excessive water pressure or freeze damage; noise; failures due to mineral, lime, and/or sediment build-up; resin bed replacement; salt are not covered; filters; water filter pitchers; pressurized storage tanks; water testing kits; insufficient water pressure. No preexisting conditions.</p>	

<p>Home Systems › Systems › Well Pump, Sump Pump & Septic Sewage Ejector Pump (add-on)</p>	<p>Deductible: \$100</p>	<p><i>Bronze Limit of Liability: \$500</i></p>
		<p><i>Silver Limit of Liability: \$750</i></p>
		<p><i>Gold Limit of Liability: \$1,500</i></p>
<p>These are commonly found in your home that rely on private wells for water supply and septic tanks for wastewater management.</p>		
<p>Covers For well and sump pump: permanently installed sump pump for ground water only and well pump utilized as the main source of water to the home. For septic sewage ejector pump: mainline stoppages that can be cleared through existing access or cleaned out without excavation; the septic tank will be pumped if the stoppage is due to septic backup; sewage ejector pump for septic system only.</p>	<p>Excludes For well and sump pump: sewage ejector pump; backup power assemblies; any unit located outside the perimeter of the foundation, or below the lowest floor of the home (not limited to but includes under the foundation of the home or within a crawl space); well pump and well pump components for geothermal and/or water source heat pump; holding or storage tanks; pressure tanks; failure attributed to good impurity; damage due to low water table; contamination or lack of water; above or underground piping, cable or electrical lines leading to or from the good pump, including those that are located within the good casing; well casings; pressure switches not located on the pump; holding, booster pumps; re-drilling of wells; joint wells; excavation or other charges necessary to gain access to remove and/or repair well pump system; and systems used partially or wholly for irrigation or agricultural purposes. For septic sewage ejector pump: broken or collapsed sewer lines outside the foundation; stoppages or roots that prevent the effective use of any externally applied sewer machine cable; cost of finding or gaining access to the septic tank or sewer hook-ups; disposal of waste; chemical treatment of the septic tank and/or sewer lines; tanks; leach lines; cesspool; any mechanical pump or systems.</p>	

Mechanical › Appliance › Central Vacuum (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$250</i>
		<i>Silver Limit of Liability: \$500</i>
		<i>Gold Limit of Liability: \$500</i>
The cleaning device was installed throughout the building.		
Covers Motor and drive train.	Excludes hoses; removable attachments; clogged pipes; and maintenance-related breakdowns.	

Home Systems › Systems › Home Backup Generator (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$6,000</i>
		<i>Silver Limit of Liability: \$9,000</i>
		<i>Gold Limit of Liability: \$12,000</i>
A device designed to provide electrical power during outages or when the primary power source fails.		
Covers Engine, coolant heaters (block-heaters), alternator, control panel, circulating pumps, voltage regulator and transfer switches.	Excludes Temporarily wired and mounted units; are modified or altered in a manner not authorized by the manufacturer; cost of normal maintenance (i.e., tune-ups, associated part(s), adjustments, loose/leaking clamps, installation and start-up); stator batteries, fuses, light bulbs; damage/failure to generator and/or transfer switch system caused by accidents, misuse, abuse, neglect, shipping, handling, improper storage, improper sizing, or rodent, reptile and/or insect infestation, damage/failure caused by operation with improper fuels, oils, coolant/antifreeze, speeds, loads or installations other than what is recommended or specified by the manufacturer; shipping cost associated with expedited shipping; additional costs for overtime, holiday or emergency labor costs for repairs outside of normal business hours; any incidental, consequential or indirect damages caused by defect in material or workmanship or any delay in repair or replacement of the defective part(s); and failures caused by any act of God or external cause including without limitation, first, theft, freezing, war, lightning, earthquakes, windstorm, hail, water, tornado, hurricane, or any other matters which are reasonably beyond the manufacturer's control.	

Home Systems › Value Add › Food Spoilage (add-on)	Deductible: \$100	<i>Bronze Limit of Liability: \$100</i>
		<i>Silver Limit of Liability: \$250</i>
		<i>Gold Limit of Liability: \$250</i>
<p>Food spoilage coverage is designed to protect you if the contents of your fridge or freezer are spoiled because of a power outage or technical malfunction.</p>		
<p>Covers A one-time food spoilage benefit will be covered for food loss resulting from the failure of the covered refrigerator, additional refrigerator (provided that the add-on coverage was purchased), or standalone freezer (provided that the add-on coverage was purchased). The failure of Your refrigerator, additional refrigerator, or standalone freezer must be due to a defect in the components of the appliance. To receive payment, following the approved repair by an authorized Service Provider, You must submit a copy of the itemized list of perishable food lost due to the lack of refrigeration, and proof of purchase of the replaced food as indicated on the list of food lost prior to the repair.</p>	<p>Excludes If the spoilage was due to a power failure of any kind such as a power surge.</p>	

WHAT'S NOT COVERED?

- a. Commercial properties;
- b. Wear and tear, deterioration, or gradual loss of efficiency or functionality, rust/corrosion, maintenance (by manufacturer standards), or any consumables such as bulbs, filters, or cartridges;
- c. Any consequential or incidental damages, including to personal property, caused before, during, or after delivery, repair, or installation, including damages to the finish of an appliance or home, floors, cabinets, countertops, and walls. This also includes costs for shelter, food, transportation, moving and storage, and any other expenses related to inconvenience or relocation during repairs to the home. Consequential damage also refers to the diminished market value of the home;
- d. Any damage caused by peril predicated on the happening of any fortuitous event, including but not limited to war, riot, civil commotion, earthquake, hurricane, any and all acts of God, or any other outside cause or neglect;
- e. Any alleged Deficiency that is presented for coverage because it relates to an item, component, or system that is not in compliance with codes, regulations, and/or ordinances; and
- f. Any additional services such as radon tests, mold tests, or any other service provided by the Inspection Company in addition to the home inspection (or any fees for such services).

ANY OTHER LIMITS?

There is a maximum aggregate liability limit for both Mechanical and Structural coverage that should not exceed \$2,500.00 for the Bronze Package, \$4,000.00 for the Silver Package, and \$8,000.00 for the Gold Package across all claims. If you choose to purchase optional add-on items, the maximum aggregate liability limit should not exceed \$4,000 for the Bronze Package, \$8,000 for the Silver Package, and \$10,000 for the Gold Package. If you choose to purchase the generator coverage as an optional add-on, Our liability, for this specific item, does not exceed \$6,000 for the Bronze

Package, \$9,000 for the Silver Package, and \$12,000 for the Gold Package in aggregate per each twelve (12) month period from the Effective Date of the Agreement.

HOW DO I CREATE A CLAIM?

Submit a claim online at <https://portal.oncallhomewarranty.com> by completing the claim form. If you have any questions regarding your claim, you can contact Us at support@oncallhomewarranty.com or by calling Us at +1 888 644 2574.