

OLD REPUBLIC HOME WARRANTY

\$330	Buyer Coverage	\$100	Trade Call Fee
\$350	Buyer Coverage	\$75	Trade Call Fee
\$370	Buyer Coverage	\$60	Trade Call Fee

Condo Pricing Available Inside

**Check Out our NEW
Ultimate Protection &
Platinum Plus Upgrades**

Florida Application



People Helping People

www.orhp.com 800.445.6999
P.O. Box 5017, San Ramon, CA 94583-0917

Proudly Serving the
Real Estate Industry Since 1974

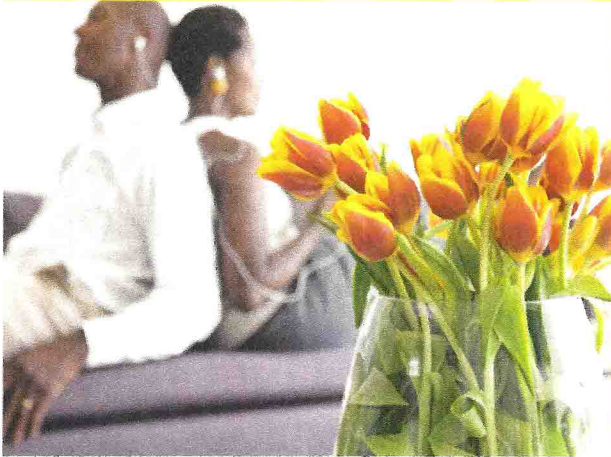
**Ideal for
Short Sale and
Foreclosed Homes**

Coverage Includes:

- ✓ Drain Line Stoppages *New!*
- ✓ Washer/Dryer *New!*
- ✓ 13 SEER/410A Modifications
- ✓ Failure due to Lack of Maintenance
- ✓ Failure due to Rust and Corrosion
- ✓ Failure due to Water Heater Sediment

*See Plan for details of coverage.

Welcome



Selling or buying a home is the largest and most important sales transaction you will make in your lifetime, and nothing should be left to chance.

Old Republic Home Protection - A Name You Can Trust.

Old Republic Home Protection has been shaping the home warranty industry since 1974. We've built our outstanding reputation by providing dependable, caring service you can rely on.

Peace of Mind for Sellers and Buyers.

For less than the price of a daily cup of coffee...

Home Sellers –

- **SELL YOUR HOME FASTER** – provides a competitive edge over other homes on the market
- **ATTRACT MORE OFFERS** – Buyer's feel protected from potential after-sale problems
- **FEEL SECURE** – avoid closing delays created by home system and appliance breakdowns during the listing and selling period
- **HAVE CONFIDENCE** – you have additional after-sale liability protection

Home Buyers –

- **SAFEGUARD YOUR INVESTMENT** – and your budget!
- **ENJOY CONVENIENCE** – service requests are accepted 24/7
- **EXPERIENCE PEACE OF MIND** – knowing that a safety net is in place and service requests will be performed by qualified technicians

Save Money and Time.

Your Old Republic Home Protection Plan **protects your budget** from unexpected and expensive system and appliance breakdowns – you pay only a reasonable trade call fee for service on covered claims*.

Save your **valuable time** by leaving the search for a qualified service contractor to us. With a simple click of your mouse or a brief telephone call to our helpful Customer Care Agents, we'll quickly have your failed home systems and appliances **running smoothly!**

Your Old Republic Home Protection Plan helps alleviate disputes that could delay closing. Sellers can be protected during the listing and escrow period, and buyers have **full protection** for the Plan term after the close of sale!

Trust your Home...

Trust your time...

Trust your peace of mind...

to Old Republic Home Protection.

*See Plan for terms and conditions of Coverage.

Making a Difference

One Plan Holder at a Time.

At **Old Republic Home Protection**, we sincerely care about you. We are committed to providing a **stellar service** experience during every interaction. Our Vision solidifies our commitment to you:

"People Helping People"

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 - there is a difference between "company policy" and "customer service."

We Set the Premier Example - by offering comprehensive coverage and quality service at reasonable rates.

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



Standard Coverage

Coverage for Home Buyer Only unless
Optional Seller's Coverage selected.

This section of the Plan outlines Standard Coverage by trade. Universal exclusions and general limitations of liability can be found on Page 8.

Heating System/Ductwork Coverage

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.

Covered: Primary gas, oil, or electric heating system, built-in wall or floor heater, heat pump ♦, thermostat, ductwork, heat pump refrigerant lines. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated H.S.P.F. standards.

When replacing the condenser of an air conditioning or heat pump split system, we will replace any covered component as well as modify the plenum, indoor electrical, air handling transition, and duct connections, as necessary, to maintain compatibility and operating efficiency as required by the manufacturer of the replacement unit, including the installation of metering devices.

Not Covered: TIMERS/CLOCKS THAT DO NOT AFFECT THE HEATING/COOLING OPERATION OF THE UNIT; VENTS; FLUES; FUEL STORAGE TANKS; FREESTANDING/WINDOW UNITS; CABLE HEAT; ZONE CONTROLLER; SECONDARY DRAIN PAN; INSULATION; DAMPERS; DIAGNOSTIC TESTING OF, OR LOCATING LEAKS TO DUCTWORK, INCLUDING, WITHOUT LIMITATION, AS REQUIRED BY ANY FEDERAL, STATE OR LOCAL REGULATION, OR WHEN REQUIRED DUE TO THE INSTALLATION OR REPLACEMENT OF SYSTEM EQUIPMENT.

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

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.

Covered: Central air conditioner, wall air conditioner and evaporative cooler, including condenser, compressor, evaporative coil, air handler, thermostat, refrigerant lines, leaks in accessible condensate drain lines, metering device (e.g. evaporative coil piston or thermal expansion valve). If necessary, as part of a covered replacement, we will upgrade an air conditioner system to federally mandated S.E.E.R. standards.

When replacing the condenser of an air conditioning or heat pump split system, we will replace any covered component as well as modify the plenum, indoor electrical, air handling transition, and duct connections, as necessary, to maintain compatibility and operating efficiency as required by the manufacturer of the replacement unit, including the installation of metering devices.

Not Covered: GAS AIR CONDITIONING UNITS; PORTABLE UNITS; ZONE CONTROLLER; WINDOW UNITS; COOLER PADS; SECONDARY DRAIN PAN.

♦ Items located on the exterior or outside of the home will be covered.
FL 4.0 NAF (5/10)

Plumbing Coverage

Covered:

- Drain line Stoppages ♦ which can be cleared with sewer cable through an accessible, existing ground level cleanout **New!**
- Water, Drain, Gas or Vent Pipe Leaks or Breaks (including Polybutylene)
- Toilet Tanks, Bowls, Flushing Mechanisms and Wax Ring Seals
- Water Heater ♦ (including tankless and direct vent unit)
- Recirculating Pump
- Instant Hot/Cold Water Dispenser
- Garbage Disposal
- Risers and Gate Valves
- Shower and Bathtub Valves, including Diverter Valves
- Stop & Waste Valves ♦
- Angle Stops
- Water Pressure Regulator ♦
- Sump Pump (for ground water only)
- Built-in Jetted Bathtub Motor, Pump and Air Switch Assemblies

Not Covered: FIXTURES; FAUCETS; HOSE BIBBS; MULTI-VALVE MANIFOLDS AND OTHER ATTACHMENTS TO PIPES; GAS LOG LIGHTER; TOILET LIDS AND SEATS; VENTS; FLUES; STOPPAGES DUE TO ROOTS; LEAKS/DAMAGE CAUSED BY ROOTS; WATER HEATER HEAT PUMP ATTACHMENT; HOLDING OR STORAGE TANKS; BATHTUB JETS; FIRE SUPPRESSION SYSTEMS; POP-UP ASSEMBLIES. IN THE EVENT OF A STOPPAGE: ACCESS TO DRAIN LINES FROM VENT; REMOVAL OF TOILET; AND COSTS TO LOCATE, ACCESS OR INSTALL A GROUND LEVEL CLEAN-OUT.

NOTES: 1. TOILET TANKS AND BOWLS REPLACED WITH WHITE BUILDERS STANDARD, WHEN NECESSARY.
2. VALVES WILL BE REPLACED WITH CHROME BUILDERS STANDARD, WHEN NECESSARY.

Electrical Coverage

Covered: Light Switches, Electrical Outlets, Main Electrical Panel/Sub Panel ♦, Breakers, Fuses and Interior Wiring, Bath Exhaust Fans, Ceiling Fans, Attic Fans.

Not Covered: LIGHT FIXTURES, INCLUDING THOSE ON CEILING FANS; BULBS; BALLASTS; HEAT LAMPS; DOORBELLS; TELEPHONE, AUDIO, VIDEO, COMPUTER, INTERCOM, AND ALARM SECURITY WIRING AND SYSTEMS; LOW VOLTAGE RELAY SYSTEMS; SMOKE DETECTORS; INADEQUATE WIRING CAPACITY; POWER SURGES; OVERLOAD; VENTS.

NOTE: 1. CEILING FANS REPLACED WITH BUILDERS STANDARD WHEN NECESSARY (LIGHT ASSEMBLIES NOT INCLUDED).

Central Vacuum Coverage

Covered: Power unit including motor and electrical components, dirt canister.

Not Covered: ATTACHMENTS; REMOVABLE COMPONENTS; ACCESSORIES; HOSES; VENTS; STOPPAGES.



Appliance Coverage

Dishwasher

Covered: All components that affect the cleaning operation of the unit including the pump, motor, gasket, tub, timer, fill valve, seal, door latch and control board touch pad.

Garbage Disposal (See Plumbing)

Trash Compactor

Covered: All components that affect the compacting operation of the unit including motor, ram assembly switch and door latch.

Not Covered: LOCK AND KEY ASSEMBLIES.

Kitchen Exhaust Fan

Covered: All components that affect the exhaust operation of the unit including motor, selector switch and fan.

Not Covered: VENTS; FLUES.

Oven, Range, Cooktop, Built-in Microwave Oven

Covered: All components that affect the heating/cleaning operation of the unit including heating element, thermostat, burner, control panel and pad. Timer and clock are covered if they affect the heating or cleaning of the unit.

Not Covered: TIMERS; CLOCKS; HALOGEN UNITS; MAGNETIC INDUCTION COOKTOPS; REFRIGERATOR/OVEN COMBINATION UNIT; MICROWAVE/COOKTOP DRAWER COMBINATION UNIT; PORTABLE OR FREESTANDING MICROWAVE.

Kitchen Refrigerator (Coverage for Home Buyer Only)

(Includes coverage for built-in unit and icemaker)

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

Notes: 1. ICEMAKER AND RESPECTIVE EQUIPMENT IS COVERED PROVIDING PARTS ARE AVAILABLE. IF PARTS ARE NOT AVAILABLE, OUR OBLIGATION IS LIMITED TO CASH IN LIEU BASED ON THE ESTIMATED REPLACEMENT COST OR PLAN LIMIT, WHICHEVER IS LESS, OF THE SPECIFIC MALFUNCTIONING COMPONENT.

Not Covered: ICE CRUSHER; ICE AND BEVERAGE DISPENSER AND RESPECTIVE EQUIPMENT; INTERIOR THERMAL SHELLS; FOOD SPOILAGE; INSULATION; MULTI-MEDIA CENTERS; WINE VAULTS; COST OF RECAPTURE OR DISPOSAL OF REFRIGERANT; REFRIGERATOR/OVEN COMBINATION UNIT.

Washer/Dryer (Per Set) (Coverage for Home Buyer Only) New!

Covered: All components that affect the washing or drying operation of the unit including belts, pump, motor, tub, timer, drum, thermostat, transmission, and heating element.

Not Covered: CONTROL BOARD TOUCH PAD; PLASTIC MINI-TUB; VENTING; FILTER; LINT SCREEN; ALL-IN-ONE WASH/DRY UNIT; SOAP DISPENSER.

Not Covered On All Appliances: DETACHABLE COMPONENTS; BASKETS; BUCKETS; DIALS; KNOBS; HANDLES; DOOR GLASS; LIGHTS; LIGHT SOCKETS; LIGHT SWITCHES; PANS; TRAYS; ROLLERS; RACKS; SHELVES; RUNNER GUARDS; INTERIOR LINING; TRIM KITS.



All Home Warranty Plans have limits to coverage. We have clearly identified our limits for your convenience.

Standard Coverage Plan Limits:

Access, Diagnosis, Repair and/or Replacement of the following items are limited as follows:	Dollar Limit per Plan Term:
During Seller's Coverage:	
When Optional Seller's Coverage selected:	
Heating/A/C/Ductwork system	\$ 1,500
During Seller/Buyer Coverage:	
Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete. Plumbing pipe leaks in Polybutylene piping	
	\$ 1,000
During Buyer Coverage:	
Diesel, oil, Glycol, hot water, steam, geothermal, water cooled and water source heating and air conditioning systems and water heater/heating combination units	
	\$ 1,500
Ductwork, air transfer systems	\$ 500
Kitchen Refrigerator	\$ 2,500

Optional Home Buyer Coverage

UPGRADE to Ultimate Protection or Platinum Plus! *Best Value*

Ultimate Protection Upgrade \$100

Includes the following coverage:

- 1) **Plumbing:** faucets, shower heads, and shower arms replaced with chrome builders standard, as necessary. Interior hose bibbs. Toilet Replacement: Up to \$600 per toilet, when necessary, including toilet seats and lids.
- 2) **Heating System:** disposable filters, heat lamps, and costs related to refrigerant recapture, reclaim and disposal when required for diagnosis, repair or replacement of heat pumps.
- 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:** (with purchase of Garage Door Opener Option) hinges, springs, remote transmitters, key pads.
- 9) **Air Conditioner:** disposable filters, condensate drain pumps, window units, and costs related to refrigerant recapture, reclaim and disposal when required for diagnosis, repair or replacement.
- 10) **Improper Installation:** If necessary, as part of a covered service, we will correct improper installations/repairs. All other terms and conditions of coverage apply. If the required repair or replacement is the result of inadequate capacity, coverage does not apply. If the improper installation or repair violates a code requirement, coverage is limited to \$250 (as indicated in 11 below).
- 11) **Limited Code Upgrade:** We will provide up to \$250 maximum per Plan to correct code violations if necessary, as part of a covered service.
- 12) **Haul Away:** We will provide up to \$100 per occurrence (\$500 maximum per Plan) for the haul away of covered appliances, water heater or HVAC system/components when we are replacing that appliance, system or component.
- 13) **Permits:** When local building permits are required prior to rendering a covered service, we will provide up to \$100 per occurrence (\$500 maximum per Plan), for required permits. We will not be responsible for service when permits cannot be obtained.
- 14) **Crane:** We will provide up to \$250 maximum per Plan for the use of cranes or other lifting equipment required for a covered service of roof top heating or air conditioning units.

Platinum Plus Upgrade \$150

Includes Ultimate Protection, PLUS the following enhancements to coverage:

- 1) **Extended Code Upgrade/Modification:** We will provide \$500 maximum per Plan toward necessary modifications (including code violations), as part of a covered service.
- 2) **Enhanced Stoppage Coverage:** We will provide \$250 maximum per Plan toward the following in regard to a stoppage:
 - a) Removal of toilet or other access if needed to clear a stoppage, including cost to install a ground level cleanout,
 - b) Hydrojetting, if drain line stoppage is unable to be cleared with sewer cable,
 - c) Stoppages due to roots.

Not Covered: COLLAPSED OR BROKEN LINES OUTSIDE THE MAIN FOUNDATION; STOPPAGES THAT CANNOT BE CLEARED BY CABLE OR HYDROJETTING.
- 3) **Enhanced Toilet Replacement Coverage:** Provides replacement, as necessary, as a result of sediment or calcium build-up. Toilet Replacement: Up to \$600 per toilet, when necessary.
- 4) **Enhanced Water Heater/Heating System Coverage:** Provides repair/replacement of vents/flues, as necessary, as part of a covered service.
- 5) **Enhanced Plumbing Coverage:** tub spouts (replaced with chrome builders standard as necessary), basket strainers.

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Swimming Pool/Spa Equipment ♦

Swimming Pool Equipment with one Built-in Spa (Common Equipment)	\$160
Swimming Pool Equipment including Salt Water Circuit Board and Cell <i>New!</i>	\$335
Spa/Hot Tub/Portable Spa Equipment (One unit, separate from Swimming Pool Equipment)	\$160

Covered: Above ground and accessible working parts and components of heating and filtration system, including heater, motor, filter, filter timer, pump, gaskets, blower, timer, backwash/flush valve, pool sweep motor and pump, above ground plumbing pipes and wiring.
With purchase of appropriate option: salt water circuit board and cell.

Not Covered: REMOTE CONTROL PANEL AND SWITCHES; AIR SWITCHES; WATER CHEMISTRY CONTROL EQUIPMENT AND MATERIALS; DISPOSABLE FILTRATION MEDIUMS; HEAT PUMP; VALVE ACTUATOR MOTOR; SALT; SALT WATER CIRCUIT BOARD; SALT WATER CELL.

Limited Roof Leak Repair \$ 75

Covered: The repair of specific 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 watertight and in good condition on the effective date of the Plan.

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 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. 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.

5 ♦ Items located on the exterior or outside of the home will be covered.

Since not every home is the same, Optional Coverage outlined in this section is available to meet the needs of your specific home. Optional Coverage may be added at any time prior to close of sale and up to 30 days after close of sale. For homes not going through a Real Estate transaction, Optional Coverage cannot be added after the initial payment of Plan fee. Optional Coverage not selected may be unavailable at time of renewal. Universal exclusions and general limitations of liability can be found on Page 8.

Wet Bar Refrigerator/Built-in Wine Cooler/Icemaker

Additional Refrigerator	\$ 25
Wet Bar Refrigerator (up to 16 cubic feet)	\$ 25
Built-in Wine Cooler (30-bottle maximum)	\$ 25
Freestanding Icemaker	\$ 50

Additional Refrigerator, Wet Bar Refrigerator and Built-in Wine Cooler:

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

NOTES: 1. REFRIGERATORS WITH MORE THAN ONE COMPRESSOR ARE NOT COVERED UNDER THE "ADDITIONAL REFRIGERATOR" OPTION.
2. ICEMAKERS ARE NOT COVERED UNDER THE "ADDITIONAL REFRIGERATOR" OPTION.

Not Covered: ICE CRUSHER; ICE AND BEVERAGE DISPENSER AND RESPECTIVE EQUIPMENT; INTERIOR THERMAL SHELLS; FOOD SPOILAGE; INSULATION; MULTI-MEDIA CENTERS; WINE VAULTS; COST OF RECAPTURE OR DISPOSAL OF REFRIGERANT; REFRIGERATOR/OVEN COMBINATION UNIT.

Freestanding Icemaker:

Covered: All components that affect the ice making operation of the unit including compressor, thermostat, condenser coil, evaporator, motor and fill valve.

Not Covered: ICE CRUSHER; ICE AND BEVERAGE DISPENSER AND RESPECTIVE EQUIPMENT; INTERIOR THERMAL SHELLS; INSULATION.

Not Covered On All Appliances: DETACHABLE COMPONENTS; BASKETS; BUCKETS; DIALS; KNOBS; HANDLES; DOOR GLASS; LIGHTS; LIGHT SOCKETS; LIGHT SWITCHES; PANS; TRAYS; ROLLERS; RACKS; SHELVES; RUNNER GUARDS; INTERIOR LINING; TRIM KITS.

Garage Door Opener Coverage.....\$ 25

Covered: All components of the Opener Unit including motor, logic board, gear assembly, capacitor, rail assembly.

Not Covered: GARAGE DOORS; HINGES; SPRINGS; REMOTE TRANSMITTERS; KEY PADS; SENSORS.

Well Pump/Booster Pump*

Well Pump (Domestic Use Only. One Per Plan)	\$100
Booster Pump (Domestic Use Only. One Per Plan)	\$ 50

Covered: Pump utilized for the main dwelling only. Coverage provided based on Plan fee paid.

Not Covered: THE COST OF LOCATING PUMP; CONTROL BOXES; PRESSURE SWITCHES; CAPACITORS OR RELAYS.

Extended Pipe Leak*.....\$100

NOT AVAILABLE TO CONDOS OR MULTI-UNIT BUILDINGS. COVERAGE CANNOT BE ADDED AT TIME OF RENEWAL.

Covered: Concrete encased or underground pipe leaks located outside the foundation of the covered structure, including water, gas and drain lines that service the main home or other structure covered by us.

Not Covered: FAUCETS; HOSE BIBBS; SPRINKLER SYSTEMS; POOL PIPING; DOWNSPOUT; LANDSCAPE DRAIN LINES; DAMAGE DUE TO ROOTS.

Septic Tank Pumping & Septic System including Sewage Ejector Pump*.....\$50 Per Tank
NOT AVAILABLE ON NEW CONSTRUCTION PLAN

Septic Tank Pumping:

Covered: If a stoppage is due to septic tank back-up, we will pump the septic tank one time during the term of the Plan.

Septic System (Per Tank)/Sewage Ejector Pump:

Covered: Aerobic pump, jet 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 OR GAINING ACCESS TO TANK; CHEMICAL TREATMENTS; TILE FIELDS AND LEACH BEDS; LEACH LINES; LATERAL LINES; INSUFFICIENT CAPACITY.

All Home Warranty Plans have limits to coverage. We have clearly identified our limits for your convenience.

Buyer's Optional Coverage Plan Limits (With purchase of appropriate Option):

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
Wet Bar Refrigerator	\$ 500
Freestanding Icemaker	\$ 500
Well Pump and/or Booster Pump	\$ 1,500
Extended Pipe Leak	\$ 1,000
Septic System/Sewage Ejector Pump	\$ 500

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 **1-800-972-5985**.

Review the "ABC's OF COVERAGE" to ensure your service issue is covered by the Plan. In accordance with the terms and conditions of the Plan, we will repair or replace systems and appliances mentioned as covered and we exclude all others. Coverage is subject to limitations.

We will provide service for covered systems or appliances reported as malfunctioning 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 covered 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 after the effective date of the Plan. Pre-existing conditions are not covered.

Coverage may apply to a malfunction which existed on the effective date of the Home Buyer's Coverage if, at that time, the malfunction was undetectable and would not have been detectable by visual inspection and simple mechanical test. A visual inspection of the covered item verifies that it appears structurally intact and without damage or missing parts that would indicate inoperability. A simple mechanical test consists of turning the unit on and off, verifying the unit operates without irregular sounds, smoke or other abnormal outcome.

For Service: Place service requests online at www.orhp.com or call us at 1-800-972-5985

- ✓ 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 will contact you directly to schedule a 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.

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 in route to your home, or you request a second opinion of the Service Provider's diagnosis. 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. You will be responsible for any fees incurred for collection efforts, if required. 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) We recommend that the Contractor be qualified 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 dollar amount of services required. 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 (1-877-445-6999), 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 send 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.

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 service 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

Limitations 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.

A Home Warranty is intended to provide quality protection against the high cost of home repair. It is intended to limit 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. You are responsible for providing maintenance and cleaning of covered items as specified by the manufacturer.
- C. Damage by people, pests, or pets.
- D. Missing components.
- E. Improper repair/installation/modification of the covered item.*
- F. Equipment or component costs covered by an existing manufacturer/distributor/ or other warranty.
- G. Repair, replacement, installation, or modification of any covered system or component for which a manufacturer has issued a warning, recall, or other design flaw or determination of defect.
- H. Cosmetic 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. Conditions caused by calcium or sediment build-up (except in water heaters).**
- N. Outside or underground piping and components for geothermal and water source heat pumps, including well pumps and related equipment.
- O. Matching dimensions, color (including stainless steel) or brand. We are responsible for providing installation of equipment comparable in features (features that affect the operation of the system or appliance), capacity and efficiency only.
- P. Costs related to refrigerant recapture, reclaim and disposal.*

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.*
 - 2. The cost to haul away 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. Additional charges to remove or install systems, appliances, or non-related equipment in order to make a covered repair.

*Additional Coverage is available with Ultimate Protection Upgrade.

**Additional Coverage is available with Platinum Plus Upgrade.

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 and tape).
- B. We do not pay for restoration of any wall 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 or in Coverage Plan Limits.

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.
 - 2. Lightning; mud; earthquake; fire; flood; freezing; soil movement; storms; or acts of nature.
- B. Except where noted, we do not pay for upgrades; components; or equipment required due to the incompatibility of the existing equipment with the replacement system; appliance; or component; or with new types of chemicals or material utilized to operate the replacement equipment. This includes without limitation, differences in technology; refrigerant requirements; or efficiency as mandated by federal, state or local governments. If upgrades are required, we cannot perform service until you complete corrective work. If additional costs are incurred in order to comply with regulations, we will not be responsible for the added expense.
- C. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- D. We do not pay, nor are we liable, for secondary or consequential loss or damage; personal or property loss or damage; or bodily injury of any kind.
- E. We are not responsible for a Contractor'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 caused by conditions beyond our control, such as parts on order or labor difficulties.
- 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, provide 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.

Plan Overview

This page provides information about coverage/payment terms, effective dates, how to upgrade or add optional coverage, and how to transfer or renew coverage, etc.



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 available to:

- ✓ Home Sellers and/or Home Buyers for single family homes, condominiums, townhomes and mobile homes that are less than 5,000 sq. ft.
- ✓ Home Buyer's Coverage is available for newly constructed homes, homes 5,000 sq. ft. or over, For Sale by Owner properties and multiple unit dwellings. Please call for quote on rates, effective dates or coverage, etc. Coverage for homes 5,000 sq. ft. or over require additional Plan fees. Coverage for homes 10,000 sq. ft. or over is not available. For any other dwelling types, please call for quote.

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 (e.g. Wine Cooler for Triplex = 3 x \$25 = \$75) and add to the Standard Coverage Plan Fee. Common grounds and facilities are excluded.

Home Buyer's Coverage is effective for the term indicated on the Declaration of Coverage. Coverage is normally effective upon close of sale for a one-year term. Your Plan effective date and term may vary. The Plan fee must be received within 14 days after close of sale. If you take possession prior to close of sale (e.g. a lease option) the Plan fee is due upon occupancy and coverage will begin upon receipt of Plan fee by ORHP. We offer a 30 day grace period from the close of sale during which you may add Optional Coverage. You must request and pay for Optional Coverage within the 30 day grace period or it shall be conclusively presumed that you do not wish to add additional Optional Coverage. Upon receipt of additional Plan fee, an updated Declaration of Coverage will be issued to confirm the coverage provided. Optional Coverage not selected may be unavailable at time of renewal.

Home Seller's Coverage (for listing/escrow period): Coverage is available to Home Sellers for single family homes, condominiums, townhomes and mobile homes that are less than 5,000 sq. ft. Home Seller's Coverage is not available on homes 5,000 sq. ft. or over, For Sale By Owner properties, and multiple unit dwellings. Coverage becomes effective the day the application is received by us, and continues until the expiration of the initial listing period (up to 180 days), close of sale, or listing termination; whichever occurs first. Should close of sale not occur in the 180-day period, we may, at our sole discretion, extend the seller's coverage period. Pre-existing conditions are not covered for the Home Seller.

For homes not going through a Real Estate transaction: Plans are normally purchased as part of a Real Estate transaction. If you are not involved in a resale transaction, Plan fees, terms or coverage may vary depending on the type and size of your home. Please call for a quote. Coverage is effective 30 days following receipt of payment by us. The effective date will be confirmed on the Declaration of Coverage. Optional Coverage cannot be added after the initial payment of Plan fee.

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.

Renewal Customers: If you have previously selected the monthly payment option and we elect to renew your Plan, we will notify you of the Plan fee and terms of renewal approximately 60 days prior to expiration of coverage. You will be automatically renewed for a one year coverage term unless you notify us in writing prior to Plan expiration. Your first payment for the next Plan term will be considered your authorization and acceptance of another one-year Plan.

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

Cancellation: This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the issuance of this Plan; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider.

Florida Residents: You may cancel upon demand and receive a full refund without penalty within the first thirty (30) days after the effective date of the Plan, or within 10 days of the delivery of the Plan to you. However, in the event services have been rendered, those costs will be deducted from the refund.

In the event Plan is cancelled by you after the thirty (30) days after the effective date of the Plan, you shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term less service cost and a \$25 administrative cost or 10% of the premium, whichever is less, incurred by us.

If Plan is cancelled by us, you shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term.

STEP ONE: Property to be Covered

Street _____

City _____ State _____ Zip _____

STEP TWO: Choose the Plan and Options **Standard Coverage for Home Buyer**

\$330 / \$100 Trade Call Fee \$ 330 _____

\$350 / \$ 75 Trade Call Fee \$ 350 _____

\$370 / \$ 60 Trade Call Fee \$ 370 _____

 Condo/Townhome/Mobile Coverage for Home Buyer

\$310 / \$100 Trade Call Fee \$ 310 _____

\$330 / \$ 75 Trade Call Fee \$ 330 _____

\$350 / \$ 60 Trade Call Fee \$ 350 _____

 Standard Coverage for Home Seller

\$ 60 _____

 New Construction (Years 1-3 or 2-4)
(\$75 Trade Call Fee)

\$ 580 _____

 Duplex--\$625 Triplex--\$925 Fourplex--\$1,225 (Buyer only)
(\$75 Trade Call Fee)For cost of Optional Coverage for multiple unit buildings, multiply option
cost by the number of units (i.e. Wine Cooler for Triplex = 3 x \$25 = \$75) _____**Options Available - Buyer Only** **Ultimate Protection Upgrade** ADD \$ 100 _____ **Platinum Plus Upgrade** ADD \$ 150 _____ Swimming Pool Equipment with one Built-in Spa (Common Equipment) \$ 160 _____ Swimming Pool Equipment Including Salt Water Circuit Board and Cell \$ 335 _____ Spa/Hot Tub/Portable Spa Equipment
(One unit, separate from Swimming Pool Equipment) \$ 160 _____ Limited Roof Leak Repair \$ 75 _____ Additional Refrigerator \$ 25 _____ Wet Bar Refrigerator \$ 25 _____ Built-in Wine Cooler \$ 25 _____ Freestanding Icemaker \$ 50 _____ Garage Door Opener \$ 25 _____ Well Pump \$ 100 _____ Booster Pump \$ 50 _____ Extended Pipe Leak Coverage \$ 100 _____ Septic Tank Pumping/Septic System/Sewage Ejector Pump \$ 50 _____**Total Cost** (Due at Close of Sale) \$ _____**STEP THREE: Home Buyer/Seller Information**

Buyer Name _____

Buyer Mailing Address _____

Phone # () _____

Seller Name _____

Phone # () _____

STEP FOUR: Agent InformationInitiating Agent Information Seller's Agent Buyer's Agent

Main Office Phone # () _____

RE Company Name _____ City _____

Initiating Agent _____

Cooperating Agent Information

Main Office Phone # () _____

RE Company Name _____ City _____

Cooperating Agent _____

Closing Company Information

Closing Company Name _____ City _____

Officer _____

Main Office Phone # () _____

File # _____ Estimated Close _____

STEP FIVE: Sign**Notice:** Brokers/Agents offer this Plan as a service to Home Sellers and Home Buyers. They receive no commission or compensation for offering this Plan. In waiving this program, applicant agrees to hold harmless the Real Estate Broker and/or Agent against any liability resulting from failure of systems and appliances that would have been covered by this Plan.

Plan fee is due at close of sale.

I desire:

 Coverage as indicated. To decline the benefits of coverage.**FLORIDA RESIDENTS: HOME WARRANTY COMPANIES MAY NOT PROVIDE LISTING PERIOD COVERAGE FREE OF CHARGE**

Signature _____ Date _____

Declaration of Coverage will be sent to Home Buyer upon receipt of Plan fee by ORHP.

STEP SIX: Order the Plan Plan # _____To Order by Internet: www.orhp.com

Phone: 800-445-6999

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

Fax: 800-866-2488

For Service: Place service requests

online at www.orhp.com

Or call: 800-972-5985

Affordable Coverage You Can *Rely on!*

HOME BUYER COVERAGE		
Pick your Plan	Standard Coverage	Condo/Townhome/Mobile Home
	\$330/\$100 Trade Call Fee	\$310/\$100 Trade Call Fee
	\$350/\$ 75 Trade Call Fee	\$330/\$ 75 Trade Call Fee
	\$370/\$ 60 Trade Call Fee	\$350/\$ 60 Trade Call Fee

Additional Plan Choices (HOME BUYER Coverage Only)			
Duplex \$625	Triplex \$925	Fourplex \$1,225	(\$75 Trade Call Fee)
For cost of Optional Coverage for multiple unit buildings, multiply option cost by the number of units (i.e. Wine Cooler for Triplex = 3 x \$25 = \$75)			
New Construction (Years 1-3 or 2-4)		\$580	(\$75 Trade Call Fee)

COVERED	BUYER
Primary Gas, Oil or Electric Heater	✓
Air Conditioner/Cooler/Heat Pump	✓
Ductwork	✓
Drain Line Stoppages <i>New!</i>	✓
Plumbing Pipe Leaks	✓
Toilets	✓
Water Heater	✓
Recirculating Pump	✓
Instant Hot/Cold Water Dispenser	✓
Garbage Disposal	✓
Water Pressure Regulator	✓
Sump Pump	✓
Built-in Jetted Bathtub Motor & Pump	✓
Electrical System	✓
Exhaust, Attic, Ceiling Fans	✓
Central Vacuum	✓
Dishwasher	✓
Trash Compactor	✓
Kitchen Exhaust Fan	✓
Oven/Range/Cooktop	✓
Built-in Microwave Oven	✓
Kitchen Refrigerator	✓
Washer/Dryer <i>New!</i>	(Not covered for Home Seller)
	(Not covered for Home Seller)

Optional Coverage • Home Buyer Only	
ULTIMATE PROTECTION Includes additional enhancements to Coverage items <i>Plus</i> • Improper Installs, Mismatched Systems, Code Upgrades, Haul Away, Permits, Cranes, Refrigerant Recapture, Reclaim and Disposal	\$100
PLATINUM PLUS <i>Best Value!</i> Includes ULTIMATE PROTECTION Plus: • Increased Coverage for Modifications (Including Code Upgrades); Enhanced Stoppage, Toilet and Water Heater Coverage <i>An Industry Exclusive</i>	\$150
Swimming Pool Equipment with one Built-in Spa (Common Equipment)	\$160
Swimming Pool Equipment Including Salt Water Circuit Board and Cell	\$335
Spa/Hot Tub/Portable Spa Equipment (One unit, separate from Swimming Pool Equipment)	\$160
Limited Roof Leak Repair	\$ 75
Additional Refrigerator	\$ 25
Wet Bar Refrigerator (up to 16 cubic feet)	\$ 25
Built-in Wine Cooler (30-bottle maximum)	\$ 25
Freestanding Ice maker	\$ 50
Garage Door Opener	\$ 25
Well Pump (Domestic Use Only. One Per Plan)	\$100
Booster Pump (Domestic Use Only. One Per Plan)	\$ 50
Extended Pipe Leak Coverage	\$100
Septic Tank Pumping/Septic System/ Sewage Ejector Pump	\$ 50
Standard Coverage • Home Seller Only	\$ 60

- Coverage Includes:**
- ✓ Drain Line Stoppages *New!*
 - ✓ Washer/Dryer *New!*
 - ✓ 13 SEER/410A Modifications
 - ✓ Failure due to Lack of Maintenance
 - ✓ Failure due to Rust and Corrosion
 - ✓ Failure due to Water Heater Sediment

FL 4.0 NAF (5/10)

See Plan for details of coverage.

*See Plan for details of coverage.