

COVERAGE FOR: Connecticut

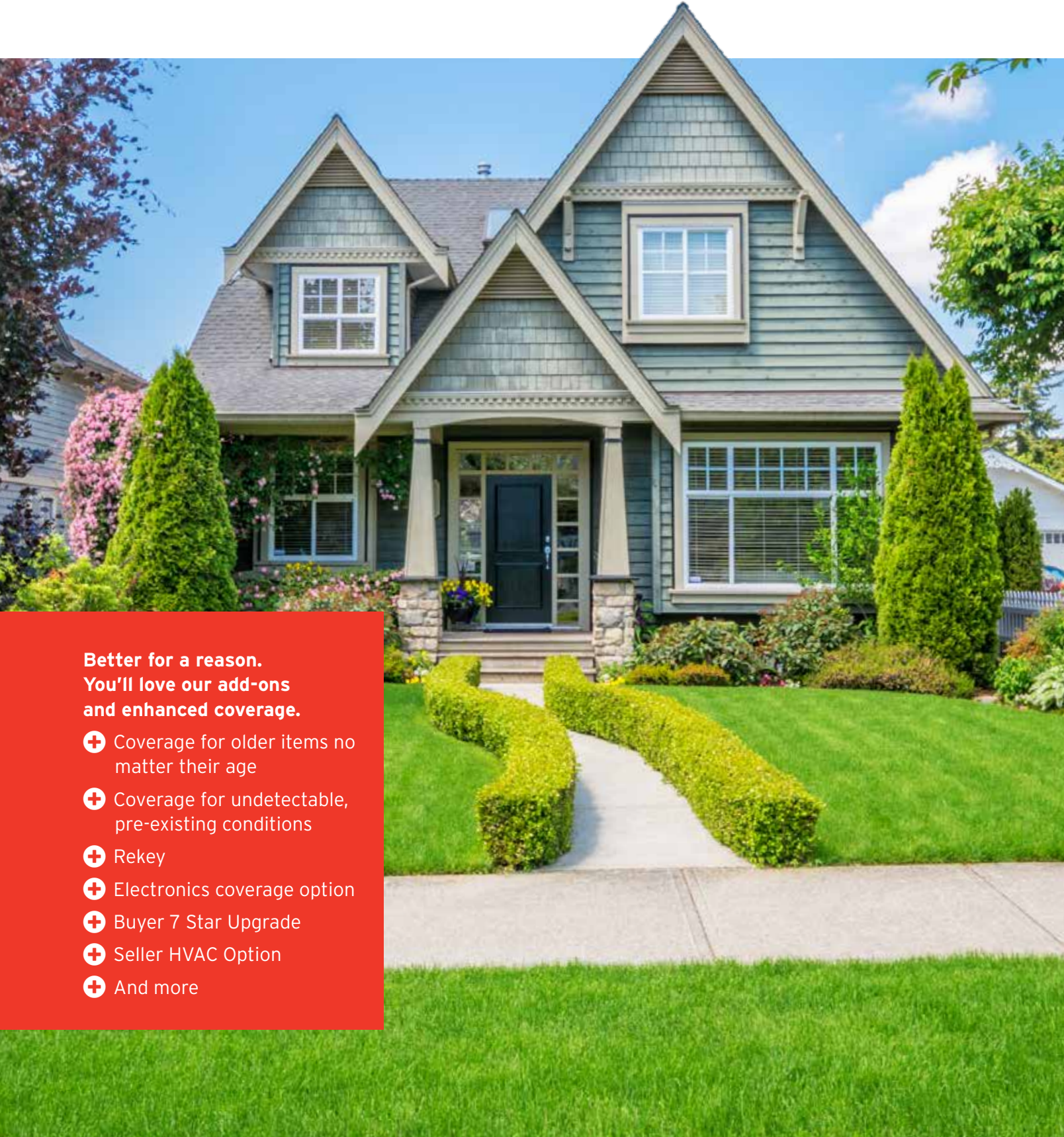


# EXCEPTIONAL HOME PROTECTION AND SERVICE.

An HSA<sup>SM</sup> home warranty can help protect your budget from unexpected costs.

**Better for a reason.  
You'll love our add-ons  
and enhanced coverage.**

- + Coverage for older items no matter their age
- + Coverage for undetectable, pre-existing conditions
- + Rekey
- + Electronics coverage option
- + Buyer 7 Star Upgrade
- + Seller HVAC Option
- + And more



# Home systems and appliances will break, but they don't have to break your budget.

## What is a home warranty?

A home warranty is a one-year service contract that covers the cost to repair or replace covered parts of home systems and appliances that break down over time.

## What types of homes are covered?

We cover single-family homes,\* older homes, condos, townhomes, duplexes, triplexes, and fourplexes, new construction, and mobile homes.\*\*

## Do I need a home warranty?

We think so. In fact, 1 in 4 new home buyers use their home warranty within the first 60 days of coverage.

## What's not covered?

An HSA home warranty provides valuable coverage; however, not all services and failures are covered. For a complete understanding of your HSA home warranty, read the sample contract portion of this brochure. As examples, the following services:

- ✘ **Do not qualify for coverage:** Normal maintenance or cleaning, drain line stoppages due to roots
- 🚫 **May not qualify for repair:** Improper installation, code violations
- 💰 **May incur additional costs:** Disposal of replaced equipment, modifications required to fit new equipment, code violations, permit fees, coolant evacuation and recovery

Several of the above services are available in our Buyer 7 Star Upgrade. Review its coverage, limitations and exclusions on page four.

## How does it work?

With coverage from HSA, you know exactly what to do when things go wrong. It's as simple as this:



Request service online at [myhomewarranty.com](http://myhomewarranty.com) or by phone at 800.367.1448. Pay your Trade Call Fee.



We assign a local, qualified contractor.



On an approved claim, your covered home system or appliance is repaired or replaced.



**REGISTER ONLINE AT MYHOMEWARRANTY.COM.**

Accessing your HSA home warranty account is just a few convenient clicks away.

Repair or replacement is subject to contract limitations and exclusions. See plan for details.

\*Single-family homes are subject to 10,000 sq. ft. maximum.

\*\*Condos/Townhomes/Mobile homes are subject to 5,000 sq. ft. maximum.



**HSA is committed to delivering exceptional service every step of the way. When you're in need of a repair, you'll find our commitment to quality throughout the process.**

## Buyer Benefits

Showings, walk-throughs and inspections are important steps to buying your next home, but they don't uncover all issues and they can't predict what will happen. Make sure your new home is covered by an HSA home warranty. And, if the seller hasn't included it with the sale, add this valuable protection yourself.

- **Confidence** in the home you're buying because you have a plan for covered breakdowns. There are a lot of decisions that come with homeownership. This is an easy one.
- **Our workmanship guarantee.** If there's an issue with a completed repair within 30 days of service, we'll send a contractor back out for free.
- **Quality service.** HSA is available 24 hours a day, 7 days a week to help you schedule a diagnosis for your covered breakdown.
- **The reliability of a nationwide network** of qualified, independent home service contractors. There's no need to research different vendors for repair or replacement assistance – HSA has done that for you.

## Seller Benefits

Placing an HSA home warranty on your home during its listing period can help reduce many out-of-pocket expenses you may experience from unexpected covered breakdowns and repairs.

- **Mitigate unexpected, covered issues** from the home inspection to help keep your sale on track.
- **Maintain your budget** by managing the potentially high costs of covered repairs on your included systems and appliances.
- **Market your listing more effectively** by confirming your home is covered against unexpected, covered breakdowns.
- **Focus on your next home** and upcoming move.



# Sample Contract

if HSA has authorized the replacement of a water heater, central heat or central air system and water heater flue, drain pan, sheet metal fabrication, plenum work or installation of a new pad for a condensing unit are necessary to complete the covered replacement, HSA will pay \$500 aggregate toward modification charges. **Permits:** HSA will pay the cost for obtaining permits for HSA-approved repairs and replacements up to \$250 per occurrence. **Removal and disposal of replaced equipment:** when HSA replaces a covered system we will also pay the cost to dispose of the defective equipment. **Mismatched heating and cooling systems:** HSA will cover a defect or mechanical failure of a system that was not properly matched in size or efficiency, if the defect or mechanical failure would have otherwise been covered. If the mismatched system is a code violation, coverage will be limited to \$250 aggregate. **Improper installation, modifications and/or repair:** HSA will cover a defect or mechanical failure of a system that was not properly installed, modified and/or repaired, if the defect or mechanical failure would have otherwise been covered. If the improper installation, modification or repair is a code violation, coverage will be limited to \$250 aggregate.

## F. LIMITATIONS OF LIABILITY

**Coverage does not apply in these instances:**

1. Detectable pre-existing defects or deficiencies, when the "Component Parts" were not in "Proper Working Order" on the effective date of coverage, are not covered by HSA. If, on the Buyer's effective date of this contract, the defect or malfunction of the covered "Component Parts" would not have been detectable by either visual inspection and/or simple mechanical test and/or safety test performed by a qualified professional, the defect or malfunction may qualify for coverage. For example: a simple test would be a visual inspection of a heat exchanger for cracks or a carbon-monoxide test.
2. Abuse, misuse, fire, lightning, freezing, ice, storms, smoke, water damage, acts of God, accident, earthquake, soil movement, mud, chemical or sediment build-up except as outlined in section E.1. Domestic Water Heater, fungus, rot, mold, power failure, power shortage or power outage, insect or rodent damage, pet damage, insurable peril.
3. HSA will not contract to perform service nor pay costs involving hazardous or toxic materials or asbestos, nor will it pay costs related to refrigerant recapture, evacuation or disposal of refrigerants or contaminants. If the 7 Star Upgrade is purchased for/by the buyer HSA will pay costs associated with refrigerant recovery.
4. Modification charges or costs for metal fabrication, plenum work, or electrical changes necessary to satisfy the installation requirements of a new replacement unit. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay up to \$500 aggregate towards modification charges associated with an approved heating, air conditioning or water heater repair or replacement as outlined under Section E. Buyer 7 Star Upgrade.
5. Providing access to a covered component or system other than plumbing or ductwork systems. HSA will pay to provide access to plumbing and ductwork systems through unobstructed walls, ceilings or floors only, and will return the access opening to a rough finish condition. HSA is not responsible for moving obstructions including, but not limited to, built-in appliances, systems, cabinets, tile and floor coverings or pulling and re-setting a sink, shower or bathtub to access a failure. Any plumbing or ductwork failure requiring access through concrete, stone, rock or brick is limited to \$500 aggregate for total repair cost including access, diagnosis, repair and/or replacement, even if the primary failure is not located within the concrete, stone, rock or brick. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay up to \$1000 aggregate towards a plumbing failure requiring access through concrete, stone, rock or brick.
6. Excessive or inadequate water pressure, electrical surge, excessive or inadequate voltage, electrical currents artificially generated or inadequate amperage, water entry along the service cable.
7. Lack of capacity, normal maintenance, cleaning, adjustments, lubrication services, line bleeding, capacity increases, licenses or inspection fees; failure to maintain the temperature in the residence above freezing; improper use; contamination of fuel or energy. You are responsible for providing maintenance and cleaning on covered items as specified by the manufacturer. For example: heating and air conditioning systems require periodic cleaning and/or replacement of filters and cleaning of evaporator and condenser coils. Water heaters require periodic flushing.
8. Faulty workmanship by any person including a contractor or trade-person selected and hired. Improper installation or connection of any system, appliance or component part by a contractor/trade-person or any other person, including improper conversions of heating systems and additions of air conditioning systems to an existing heating system. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay costs associated with covered systems that fail due to faulty workmanship or improper installation or modification if the defect or mechanical failure would have otherwise been covered. If the failure is a code violation HSA will pay up to \$250 aggregate per the terms outlined under Section G, Building Codes.
9. Secondary damage, consequential damage or any damage caused by or resulting from the failure or malfunction of covered or non-covered "Component Parts". Any damage resulting from the actual repair or replacement itself. Conditions beyond our control including delays in obtaining parts, relocation of equipment or labor difficulties including, but not limited to, additional costs associated with repair or replacement of a covered mechanical system due to space restrictions or location of the covered equipment. Any damage alleged to be caused directly or indirectly by the services or the timeliness of the services provided by us.
10. Any remote control transmitting/receiving items. If the 7 Star Upgrade package is purchased for/by the buyer, the remote transmitter for the garage door opener will be covered for the buyer only. Electronic, computerized or energy management systems or devices, or lighting and appliance management systems are not covered; home computers, computer systems, leased or rental equipment and/or components.
11. Damage to the physical structure of the residence including, but not limited to, load bearing walls, walls, roof, roof supports, structural floor base, foundation or slabs, and ceilings except where specifically identified as covered.
12. Cosmetic repairs and non-"Operational Failures" including, but not limited to: finishes, cabinetry, panels, trim, buttons, chipping, dents or scratches.
13. You may be charged an additional fee by the service contractor to dispose of an old appliance, system or component. HSA is not responsible for these charges. If the 7 Star Upgrade package is purchased for/by the buyer HSA will pay the cost to dispose of defective equipment on HSA approved system replacement.
14. Equipment, items or systems that are owned by a condominium association or designated as common area in condominium declarations, plots or plans.
15. More than two central heating units, central air conditioning units or garage door opener systems unless specifically listed and approved by HSA. More than one of any appliance, including water heater, unless specifically listed and approved by HSA.
16. Repairs related to manufacturer recall or defects. In the event that there is other collectible insurance, manufacturer warranty or in-house warranty or guarantee coverage available to you covering an "Operational Failure" that is also covered by this contract, our coverage shall be in excess of, and we will not

contribute with, any other insurance, warranty or guarantee. **17.** HSA is not responsible for repair or replacement of systems or appliances classified by the manufacturer as commercial. HSA will pay up to \$3000 aggregate for the life of the contract toward repair/replacement of Professional series or ultra-premium built-in refrigerators, including, but not limited to, Sub-Zero, Viking or Jenn-Air (individual trademarks are owned by the brand name company).- 18. Items listed as Not Covered are intended as examples of the types of items excluded from warranty coverage. They are not completely inclusive of all systems and appliances excluded from warranty coverage. **19.** All else not listed as covered.

## G. BUILDING CODES

HSA is not responsible for any upgrades, work or costs required to comply with any federal, state or local laws, regulations or ordinances or utility regulations, or to meet current building or zoning code requirements, or to correct for code violations. If the 7 Star Upgrade package is purchased for/by the buyer and the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing or electrical "Component Part", HSA will pay up to \$250 aggregate to correct the code violation(s). HSA will not pay simply to remove the violation. Please reference Section E. 6 - Central air for specific information regarding air conditioning coverage and federal regulations. Under the terms of this contract, an air conditioner electrical whip and disconnect are deemed part of the central air system. HSA is not responsible for service when permits cannot be obtained, nor will it pay any costs relating to permits. If the 7 Star Upgrade package is purchased for/by the buyer HSA will pay the cost for obtaining permits for HSA-approved repairs and replacements up to \$250 per occurrence.

## H. CANCELLATION, TRANSFER, RENEWAL

### 1. Cancellation.

A. HSA may terminate your contract only for the following reasons:

1. Breach of your contract by you, including but not limited to nonpayment of your contract fee or Trade Call Fees when due. HSA agrees to give you written notice of such breach and thirty (30) days opportunity from the date of such notice to cure the breach before termination;
2. Immediately upon discovering fraud or misrepresentation of material facts to HSA by you related to your Agreement; or
3. Immediately in the event you threaten to harm, or actually harm, the safety or well-being of HSA, any employee of HSA, a service contractor, or any property of HSA or the service contractor.

B. If your contract is terminated by HSA or you (and you may terminate your contract at any time for any reason, the following shall apply:

1. If your contract is terminated within the first thirty (30) days, HSA will provide a full refund of your contract fee paid to date.
2. If your contract is terminated after the thirtieth (30th) day, HSA will refund any portion of your contract paid to date applicable to the remaining contract term, less an administrative fee of an amount equal to one month's contract fee. Said administrative fee (i) shall be paid by you to HSA on demand, (ii) shall be charged to you via any payment source you have provided HSA, or (iii) shall be subtracted by HSA from any refund due to you.
2. Seller coverage under this contract is not subject to transfer and is not subject to renewal.
3. In the event of a transfer of the legal title and ownership of the covered residence during buyers' coverage, the remaining term may be assigned to the new homeowner. The assignee takes the warranty on the same terms, conditions, and expiration date as the assignor.
4. The warranty is renewable, by mutual consent, at prevailing rates for an additional 12 month period from the date of the contract expiration. HSA may, at its option, decline to issue any renewal or cancel any contract, if the contract fees are not paid within 10 days of the due date. Note: if you have selected a monthly payment plan, your contract will automatically renew at the expiration of this contract period. (Renewal customers: payment of the first installment on the renewal year premium constitutes your consent.)

### 2. AGENCY

Neither the real estate broker nor the broker's sales representative is an agent of HSA. Coverage is strictly determined by the warranty contract and not the representations of the real estate professional.

## J. HSA'S RIGHTS OF RECOVERY

In the event of any payment under this contract, HSA shall be subrogated to all of contract holder's rights of recovery against any person or organization. You shall do nothing after loss to prejudice such rights. The company shall not be bound to pay any loss if you have impaired any right of recovery for loss.

## K. DISPUTE REMEDY.

Any claim, dispute or controversy, regarding any contract, tort, statute, or otherwise ("Claim"), arising out of or relating to this Agreement or the relationships among the parties hereto shall be resolved. Either party may seek binding arbitration by one arbitrator administered by the American Arbitration Association ("AAA"), under the AAA Consumer Rules in effect at the time the Claim is filed ("AAA Rules"). Copies of the AAA Rules and forms can be located at [www.adr.org](http://www.adr.org), or by calling 1-800-778-7879. The arbitrator's decision shall be final, binding, and non-appealable. Judgment upon the award may be entered and enforced in any court having jurisdiction. This clause is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. Neither party shall sue the other party other than as provided herein or for enforcement of this clause or of the arbitrator's award; any such suit may be brought only in Federal District Court for the District or, if any such court lacks jurisdiction, in any state court that has jurisdiction. The arbitrator, and not any federal, state, or local court, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, unconscionability, arbitrability, enforceability or formation of this Agreement including any claim that all or any part of the Agreement is void or voidable. However, the preceding sentence shall not apply to the clause entitled "Class Action Waiver."

**Residents of Wisconsin:** Unless you decide to file a claim solely in your individual capacity in Wisconsin small claims court and notify HSA in advance of your decision to do so, any claim, dispute or controversy, regarding any contract, tort, statute, or otherwise ("Claim"), arising out of or relating to this Agreement or the relationships among the parties hereto shall be resolved by either party seeking binding arbitration by one arbitrator administered by the American Arbitration Association ("AAA"), under the AAA Consumer Rules in effect at the time the Claim is filed ("AAA Rules"). Copies of the AAA Rules and forms can be located at [www.adr.org](http://www.adr.org), or by calling 1-800-778-7879.

The arbitrator's decision shall be final, binding, and non-appealable. Judgment upon the award may be entered and enforced in any court having jurisdiction. This clause is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. Neither party shall sue the other party other than as provided herein or for enforcement of this clause or of the arbitrator's award; any such suit may be brought only in Federal District Court for the District or, if any such court lacks jurisdiction, in any state court that has jurisdiction. The arbitrator, and not any federal, state, or local court, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, unconscionability, arbitrability, enforceability or formation of this Agreement including any claim that all or any part of the Agreement is void or voidable. However, the preceding sentence shall not apply to the clause entitled "Class Action Waiver."

## L. CLASS ACTION WAIVER.

Any Claim must be brought in the parties' individual capacity, and not as a plaintiff or class member in any purported class, collective, representative, multiple plaintiff, or similar proceeding ("Class Action"). The parties expressly waive any ability to maintain any Class Action in any forum. The arbitrator shall not have authority to combine or aggregate similar claims or conduct any Class Action nor make an award to any person or entity not a party to the arbitration. Any claim that all or part of this Class Action Waiver is unenforceable, unconscionable, void, or voidable may be determined only by a court of competent jurisdiction and not by an arbitrator. **THE PARTIES UNDERSTAND THAT THEY WOULD HAVE HAD A RIGHT TO LITIGATE THROUGH A COURT, TO HAVE A JUDGE OR JURY DECIDE THEIR CASE AND TO BE PARTY TO A CLASS OR REPRESENTATIVE ACTION, HOWEVER, THEY UNDERSTAND AND CHOOSE TO HAVE ANY CLAIMS DECIDED INDIVIDUALLY, THROUGH ARBITRATION.**

## M. STATE SPECIFIC PROVISIONS AND DISCLOSURES:

Terms of this contract that are in conflict with the statutes of the states in which this contract is issued are amended to such statutes.

**Residents of Arkansas:** Obligations of the provider under this service contract are backed only by the full faith and credit of the provider (issuer) and are not guaranteed under a service contract reimbursement insurance policy. **Free Look Provision -** If no claim has been made, and you return this contract to us within 20 days of the date the contract was mailed to you by us or within 10 days of the delivery of the contract, if delivered to you at the time of sale, the contract is void and we will refund you the full purchase price of the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after the return of this contract to us. The right to void the contract is not transferable and applies only to the original contract purchaser. **Residents of Georgia:** This is not a contract of insurance. In accordance with Section 33-7-6 should HSA fail to pay any claim or issue a refund within sixty (60) days after a proof of loss has been filed, then the contract holder is entitled to make a direct claim against the surety. Performance under this agreement by HSA is guaranteed by LIBERTY MUTUAL INSURANCE COMPANY WITH THE 175 BERKELEY STREET, BOSTON, MA 0216. Cancellation: A. If HSA cancels this agreement, it will be in writing and will conform to the requirement of Section 33-24-44 of the Georgia Insurance Code. B. The contract holder may cancel the agreement at any time upon demand and surrender of the agreement to HSA and in the event of such cancellation HSA will refund to the contract holder the excess of paid agreement charges above the customary short rates for the expired term. **Residents of Illinois:** The purchaser of this contract may cancel this contract for a full refund less a cancellation fee within 30 calendar days of delivery of the warranty contract, provided there has been no service provided. The purchaser may also cancel at any time and receive a pro-rata refund for the unexpired term of coverage, less the value of any service provided and less the cancellation fee. The cancellation fee for any cancellation will be the lesser of 10% of the contract price or \$50. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. **Residents of Iowa:** The obligations of HSA under your Agreement are backed by the full faith and credit of HSA and are not guaranteed under a reimbursement insurance policy. The contents of Section H shall continue to apply, except that: The contract holder may return this contract within 20 days of the time this contract is mailed or within 10 days of delivery if this contract is delivered to the contract holder at the time of sale (escrow). If no claim has been made upon this contract prior to its return, this contract is deemed void and HSA shall refund to the contract holder, or credit the account of the contract holder, the full purchase price of this contract. The right to void this contract is not transferable and shall only apply to the original contract holder and only if no claim has been made prior to its return to HSA. If the contract holder cancels this service contract outside of the 20/10 day timelines stated above or after a claim is made under the service contract, HSA shall refund the contract holder in an amount equal to one hundred percent of the unearned purchase price paid, calculated on a pro rata basis based upon elapsed time, less any claims paid. HSA may also charge a reasonable administrative fee in an amount no greater than ten percent of the total purchase price. If HSA cancels this contract, HSA will mail a written notice of termination to the contract holder at least fifteen days before the date of the termination. Prior notice of cancellation by HSA is not required if the reason for cancellation is nonpayment of the purchase price, a material misrepresentation by the contract holder to HSA or its administrator, or a substantial breach of duties by the contract holder relating to the covered product or its use. The notice of cancellation shall state the effective date of the cancellation and the reason for the cancellation. If this service contract is canceled by HSA for any reason other than nonpayment of the purchase price, HSA shall refund the contract holder in an amount equal to one hundred percent of the unearned purchase price paid, calculated on a pro rata basis based upon elapsed time, less any claims paid. HSA may also charge a reasonable administrative fee in an amount no greater than ten percent of the total purchase price. A ten percent penalty will be added each month to a refund that is not paid to the contract holder within thirty days of the return of the service contract to HSA. The issuer of this contract is subject to regulation by the Insurance Division of the Department of Commerce of the State of Iowa. Complaints which are not settled by the issuer may be sent to the Insurance Division at 1963 Bell Avenue, Suite 100, Des Moines, IA 50315-1000. Purchaser Notice: The person submitting this application to the service company for the purchaser is acting as the representative of the service company and not the purchaser in this transaction. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. **Residents of Kentucky:** The performance of this Contract is

guaranteed by a surety bond written by Liberty Mutual Insurance Company. If sixty (60) days have passed since a valid claim has been filed for which HSA has not paid, the Contract holder is entitled to make a direct claim against Liberty Mutual Surety Claims, PO Box 34526, Seattle, WA 98124. **Residents of Maryland: Free Look Provision -** If no claim has been made, and you return this contract to us within 20 days of the date the contract was mailed to you by us or within 20 days of the delivery of the contract, if delivered to you at the time of sale, the contract is void and we will refund you the full purchase price of the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after return of this contract to us. The right to void the contract is not transferable and applies only to the original contract purchaser. **Residents of Michigan:** If the performance of this Service Contract is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the service contract shall be extended for the period of the strike or work stoppage. **Residents of Minnesota:** Obligations of the provider under this service contract are backed by the full faith and credit of the provider. **Free Look Provision -** If no claim has been made, and you return this contract to us within 20 days of the date the contract was mailed to you by us or within 10 days of the delivery of the contract, if delivered to you at the time of sale, the contract is void and we will refund you the full purchase price of the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after the return of this contract to us. The right to void the contract is not transferable and applies only to the original contract purchaser. **Residents of New York:** Obligations of the provider under this service contract are backed by the full faith and credit of the provider. **Free Look Provision -** If no claim has been made, and you return this contract to us within 20 days of the date the contract was mailed to you by us or within 10 days of the delivery of the contract, if delivered to you at the time of sale, the contract is void and we will refund you the full purchase price of the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after the return of this contract to us. The right to void the contract is not transferable and applies only to the original contract purchaser. **Residents of New Jersey: Free look provision -** If no claim has been made, and you return this contract to us within 10 days of the delivery of the contract, if delivered to you at the time of purchase or within 20 days of the date the contract was mailed to you by us, the contract is void and we will refund you the full purchase price or amount paid on the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after the return of this contract to us. **Residents of North Carolina:** The purchase of this contract is not required either to purchase or to obtain financing. Obligations of the provider under this service contract are backed by the full faith and credit of the provider. **Residents of Ohio:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud. Cancellation: The cancellation administrative fee is \$25.00. This contract is non-cancelable by buyer or person entitled to benefits under this contract. Service: We will make every effort to ensure services are completed as soon as reasonably possible. In case of heating system failure during periods of freezing temperatures, a service company will be contacted immediately upon your notice to us of the failure. **Residents of South Carolina:** Obligations of the provider under this service contract are backed by the full faith and credit of the provider. If no claim has been made, and you return this contract to us within 20 days of the date the contract was mailed to you by us or within 10 days of the delivery of the contract, if delivered to you at the time of sale, the contract is void and we will refund you the full purchase price of the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after the return of this contract to us. Complaints or questions concerning this contract may be directed to the South Carolina Department of Insurance at P.O. Box 100105, Columbia, South Carolina 29202-3105 (803) 737-6180. **Residents of Tennessee:** This contract is automatically extended while the product is being repaired. **Residents of Virginia:** Obligations of the provider under this home service contract are backed by the full faith and credit of the provider. **IMPORTANT INFORMATION TO CONTRACT HOLDERS:** In the event you need to contact someone about this contract for any reason, please contact HSA, the home protection company issuing this contract, at the following address and telephone number: Home Service Association of Virginia, Inc., 150 Peabody Place, Memphis, TN, 38103, (800) 776-4663. If you have been unable to contact or obtain satisfaction from the Company, you may contact the Virginia Department of Agriculture and Consumer Services at, P.O. Box 1163, Richmond, VA 23218, (804) 786-1343. Written correspondence is preferable so that a record of your inquiry is maintained. When contacting the Company or Virginia Department of Agriculture and Consumer Services, have your contract number available. **Free Look Provision -** If no claim has been made, and you return this contract to us within 20 days of the date the contract was mailed to you by us or within 10 days of the delivery of the contract, if delivered to you at the time of sale, the contract is void and we will refund you the full purchase price of the contract. A 10% penalty per month shall be added to the refund that is not paid or credited within 45 days after the return of this contract to us. The right to void the contract is not transferable and applies only to the original contract purchaser. If HSA cancels or agrees to allow the contract holder to cancel after the free look period, then the contract holder shall be entitled to a pro rata refund of the paid contract fees for the unexpired term, less an administrative fee of \$35, and any service and/or claims costs incurred by HSA. **RESIDENTS OF WISCONSIN: THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.** The obligations of HSA under this contract are backed by the full faith and credit of HSA. **Cancellation:** the purchaser of this warranty may, within 15 calendar days of the delivery of the warranty contract, reject and return the warranty contract for a full refund less actual costs or charges needed to issue and service the warranty contract. **Rights of Recovery:** you will be made whole where HSA may seek recovery of any subrogation interest. **Notice of Loss:** per Wis. Statute 631.81, Operational Failures that have occurred on or before expiration of this contract may be reported to HSA after the expiration of the contract so long as: **1.** Notice of the Operational Failure is given to HSA as soon as reasonably possible; **2.** The failure to provide notice prior to the expiration of the contract does not prejudice HSA; and **3.** It was not reasonably possible to provide notice prior to the expiration of the contract. HSA will determine if this notice meets these criteria based on individual circumstances presented to HSA.

# Even the best homes come with surprises. Be prepared for unexpected costs.

ONE-YEAR BASIC PLAN (SFH) \$125 Trade Call Fee	BUYER \$635	BUYER/ SELLER \$635	BUYER 7-STAR UPGRADE \$149
Central heat, central air/heat pump and thermostat	✓	Add Seller HVAC Option \$50	Central air: refrigerant recovery and non-ducted window or wall air conditioner
Ductwork and attached humidifier	✓		Central heat and air: registers, grills, filters, and heat lamps
Toilet tank and bowl (builder's standard); wax ring seals	✓	✓	Mismatched heating and air conditioning systems
Plumbing parts	✓	✓	Crane charges for rooftop air conditioning or heating equipment
Polybutylene leaks	✓	✓	\$500 toward modifications on central heat, air or water heater
Water, gas, drain, and waste lines	✓	✓	\$250 toward code violations
Routing of drain line stoppages	✓	✓	Permits up to \$250 per occurrence
Water heater, instant hot water dispenser, and sump pump	✓	✓	Improper installations/modifications
Failures due to water heater sediment	✓	✓	Removal and disposal of replaced equipment
Whirlpool bathtub	✓	✓	Garage door opener: hinges, springs, keypad, and remote transmitter
Electrical system	✓	✓	Refrigerator: refrigerant recovery and ice maker/beverage dispenser
Attic fans, exhaust fans, and ceiling fans	✓	✓	Faucets and showerheads (replaced with chrome builder's standard)
Garage door opener	✓	✓	Trash compactor lock/key assembly and bucket
Lighting fixtures, central vacuum, doorbell, burglar, and fire alarm	✓	✓	Dishwasher racks, baskets, and rollers
Refrigerator	✓	✓	Built-in microwave interior lining, door glass, clock and shelves
Trash compactor	✓	✓	Oven/range interior lining, clocks, rotisseries, racks, handles, knobs, and dials
Dishwasher	✓	✓	Toilets replaced with like quality
Garbage disposal	✓	✓	Smoke alarms
Oven, stovetop/range	✓	✓	
Built-in microwave oven	✓	✓	
Covered item failures due to lack of maintenance	✓	✓	
Covered item failures due to rust and corrosion	✓	✓	
Rekey (up to 6 keyholes and 4 identical keys)	✓	✓	
Roof leaks*	✓	✓	

SELLER HVAC OPTION \$50	
Central heat, central air/heat pump and thermostat, ductwork, and attached humidifier	✓

See the plan contract at [onlinehsa.com](http://onlinehsa.com), or read the sample contract included in this brochure for coverage details, including service fees, limitations and exclusions. Charges for non-covered items may apply.  
\*Not available for condos/townhomes/mobile homes.

**Coverage Terms**  
**Buyer Coverage:** Effective the date of closing and continues for 12 months. Renewable annually.  
**Seller Coverage:** Effective the date of application and continues for up to 6 months. Seller coverage may be extended at the sole discretion of HSA.

# Coverage Options

## The extras you want.

We made our coverage buildable because every home is different. Start with our basic plan, and then add on to it to complete your home warranty coverage to create a plan that perfectly fits your home.

### Optional Coverage

- > **Buyer 7 Star Upgrade** adds increased coverage on some appliances and home system components, includes improper installations and repairs, removal and disposal of replaced equipment, and more
- > **Seller HVAC Option** for heating and A/C coverage while a home is on the market
- > Electronics Protection Plan\*
- > Pool coverage\*\*
- > And more

### Special Member Offers

An HSA home warranty gives you the comfort of knowing you're protected – and the convenience of being prepared for what's beyond the breakdowns with home services, like:

- + Pre-season HVAC tune-ups<sup>†</sup>
- + Smart home tech installation and setup services<sup>‡</sup>
- + New appliance and air filter discounts



**Smart home tech installation and setup services**



**Pre-season HVAC tune ups**



**Seller HVAC Option**



**Electronics Protection Plan**



**Pool Coverage**



**Discounts on new appliances**

BUYER OPTIONS	
Electronics Protection Plan	\$168
Water well pump/septic system	\$100
Water softener	\$40
Electronic air cleaner	\$40
Clothes washer/dryer	\$70
Home freezer	\$40
Hot tub	\$125
Swimming pool	\$150
Pool/hot tub combination (must share common mechanicals)	\$175

Repair or replacement is subject to contract limitations and exclusions. See plan for details.

\***Electronics Protection Plan:** The Electronics Protection Plan is provided by Allstate Protection Plans and can only be purchased in conjunction with an HSA home warranty. Plan is subject to a \$2,000 per claim limit and a \$5,000 aggregate claim limit. For buyer use only.

\*\***Pool coverage:** Pool coverage is available for buyers only.

†**Pre-season HVAC tune-ups:** Tune-ups are provided by a third party and available seasonally (spring: A/C; fall: heating) for \$75 per unit. Please visit <https://www.onlinehsa.com/additional-services/> to learn more.

‡**Smart home tech installation and setup services:** Smart home tech installation and setup services are provided by a third party. Not available in all areas.



# Home Warranty Application

### EASY ENROLLMENT OPTIONS

Online: own.onlinehsa.com

Phone: 800.367.1448

Mail WITH payment: HSA, P.O. Box 650993 • Dallas, TX 75265-0993

Mail WITHOUT payment: HSA, 1524 US HWY 30 E • Carroll, IA 51401

HSA Policy Number (for your reference)

## PROPERTY INFORMATION (REQUIRED)

Property Address to be Covered

City State Zip

Listing Expiration Date (if selling)

## REAL ESTATE PROFESSIONAL INFORMATION

COOPERATING REAL ESTATE ASSOCIATE:  BUYER  SELLER

Real Estate Company Information

Main Office Number Agent Mobile Phone Number

Agent Name Agent Email

COOPERATING REAL ESTATE ASSOCIATE:  BUYER  SELLER

Main Office Number Agent Mobile Phone Number

Agent Name Agent Email

## CLOSING INFORMATION

Escrow/Closing/Title Company

Main Office Phone Number Fax Phone Number

ESTIMATED CLOSING DATE Closing Number

Closing Representative Name Email Address

## SELLER INFORMATION

First Name Last Name

Phone Number Email Address

Mailing Address - Only if different from covered property

## BUYER INFORMATION

First Name Last Name

Phone Number Email Address

Mailing Address - Only if different from covered property

\*If the upgrade package has been selected and the property is a multiple family dwelling, the upgrade must be purchased for each unit.

\*\*Not available on multi-year properties.

†Not available for condos/townhomes/mobile homes.

‡Add tax where required by law. To obtain exact tax amounts please call 800.367.1448. Final tax will be calculated on the order confirmation.

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## SELECT COVERAGE DESIRED: \$125 Trade Call Fee

COVERAGE:  Buyer and Seller Coverage  Buyer Coverage Only  
(Seller Coverage is not available for multi-family dwellings.)

	1 YEAR	2 YEAR	NEW CONSTRUCTION (YEARS 2-4) <small>(Coverage begins one year after closing)</small>
Single family (SFH)	<input type="checkbox"/> \$635	<input type="checkbox"/> \$1,270	<input type="checkbox"/> \$780
Condo/townhome/mobile home	<input type="checkbox"/> \$595	<input type="checkbox"/> \$1,190	<input type="checkbox"/> \$730
Duplex	<input type="checkbox"/> \$915		
Triplex	<input type="checkbox"/> \$1,375		
Fourplex	<input type="checkbox"/> \$1,835		
Call 800.367.1448 for optional coverage pricing.			

## SELLER HVAC OPTION

Central heat, air conditioning/heat pump <small>(Only available when Buyer and Seller Coverage is purchased.)</small>	<input type="checkbox"/> \$50	<input type="checkbox"/> \$50	
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## BUYER OPTIONS

Call 800.367.1448 for condo new construction, buyer condo/townhome mobile homes, duplex, triplex, fourplex and coverage pricing.

	SFH	SFH	SFH NEW CONSTRUCTION
<b>BUYER 7 STAR UPGRADE*</b>	<input type="checkbox"/> \$149	<input type="checkbox"/> \$298	<input type="checkbox"/> \$149
Electronics Protection Plan**	<input type="checkbox"/> \$168		
Water well pump/septic system†	<input type="checkbox"/> \$100	<input type="checkbox"/> \$200	<input type="checkbox"/> \$125
Water softener	<input type="checkbox"/> \$40	<input type="checkbox"/> \$80	<input type="checkbox"/> \$50
Electronic air cleaner	<input type="checkbox"/> \$40	<input type="checkbox"/> \$80	<input type="checkbox"/> \$50
Clothes washer and dryer	<input type="checkbox"/> \$70	<input type="checkbox"/> \$140	<input type="checkbox"/> \$85
Home freezer	<input type="checkbox"/> \$40	<input type="checkbox"/> \$80	<input type="checkbox"/> \$50
Hot tub	<input type="checkbox"/> \$125	<input type="checkbox"/> \$250	<input type="checkbox"/> \$155
Swimming pool†	<input type="checkbox"/> \$150	<input type="checkbox"/> \$300	<input type="checkbox"/> \$185
Pool/hot tub combination <small>(Must share common mechanicals)†</small>	<input type="checkbox"/> \$175	<input type="checkbox"/> \$350	<input type="checkbox"/> \$215

## TOTAL

Subtotal \$ \_\_\_\_\_

Sales Tax‡ \$ \_\_\_\_\_

**Total (payment due at closing)** \$ \_\_\_\_\_

Please mail payment in with application.

**Coverage Limitations:** Some limitations and general exclusions apply to covered items. Please read the sample contract section of this brochure for details.

**ACKNOWLEDGEMENT:** By application for this contract, seller and/or buyer represent that, to the best of their knowledge, all Component Parts are in Proper Working Order on the date of application for this coverage. Proper Working Order means that the Component Parts are functioning as intended and expected for its age, and within the safety standards as established by the system manufacturer. Further, seller and/or buyer agree that failure to notify Home Security of America, Inc. ("HSA") prior to repair or replacement of any Component Part may result in a refusal of coverage on that Component Part.

HSA discloses to the purchaser of this home warranty, and the purchaser consents and acknowledges by his/her signature that the real estate brokerage associated with the initiating real estate associate may receive a minimal fee for services rendered in marketing or administering the sale of this home warranty plan.

Coverage Desired:  Seller and Buyer Coverage  Buyer Coverage Only

Applicant signature \_\_\_\_\_ Date \_\_\_\_\_

**WAIVER:** Purchase of this home warranty is not mandatory. HSA home warranty is not the only home warranty available. No other services are contingent upon the purchase of a home warranty. I have reviewed the Home Warranty Protection plan and hereby decline coverage. I agree to hold the real estate broker and real estate professional harmless in the event of a subsequent mechanical failure which otherwise would have been covered under the warranty plan.

Signature \_\_\_\_\_ Date \_\_\_\_\_