HomeGuard HomeWarranty

Tennessee



Plans & Pricing starting at **$440!**

2 Year Plans Available!

$25 Home Inspection Discount

$25 Military & First Responder Discount

www.HGHW.com

Our Plans Include*

Re-Key

Roof Leak (Limited)
Available on Single Family & Manufactured Homes

30 Optional Coverages Available

$60 Trade Call Fee Option

NEW! **Appliance Maintenance Plan Option**

NEW! **Electric Vehicle (EV) Charger Option**

To Order

*For Home Buyers

Order: 866-993-2301 • **Service:** 866-993-2302



Executive Program

Once a policy is purchased and enrolled at www.hghw.com/executive-program, our Executive Program Coordinator goes to work for you:

- We review the current home warranty coverage with the new policyholder.
- We explain the basics of how a home warranty contract will work.
- If requested, we assist in adding upgrades or optional coverage that may be needed.

*This **exclusive program** ensures that you have the right coverage and that we provide the best solutions should a claim arise.*

The HomeGuard Promise

At HomeGuard your home is our business.

HomeGuard HomeWarranty offers unparalleled professionalism, reliability and customer service.

- We staff our offices with professionals who will handle your account and ensure your satisfaction.
- Thousands of Real Estate Professionals recommend our services to their clients. They know us. They trust us. They rely on us to step up and treat your home like our own.

You can trust a company with a BBB A+ business rating that has been servicing their clients with integrity and outstanding service since 2006.

A+ Rating BBB ACCREDITED BUSINESS





What is a Home Warranty?

Our home warranty is a renewable contract which offers protection for the major systems and appliances in a home.

We offer protection for home buyers and sellers, as well as current homeowners.

If a malfunction or breakdown occurs, you can be assured that we are there to help. Our network of responsible and professional technicians will respond and won't leave until you're completely satisfied.

The Facts

Where are homeowners really benefiting by having a home warranty?

- The average policyholder files 2-3 claims per year, Roughly 65% of home warranty customers use their plan at least once annually.
- Average repair cost saved by a warranty compared to out-of-pocket payment is around $200-$400 per claim.
- Total saving per year for a homeowner who files 2-3 claims averages $500-$1,000.
- New homeowners are 2-3 times more likely to use their home warranty compared to long-term homeowners given that the first 6-12 months after purchase is the most common timeframe for claims.

Managing home repairs with HGHW is as easy as 1-2-3

1. Confirm that the repair you need is covered in your contract, then call us toll-free at 1-866-993-2302 to talk to a representative or go to our website at www.HGHW.com to request service!
   24 hours a day, 7 days a week, 365 days a year.
2. We'll select an authorized Service Provider to call you personally to schedule a service time. If we have your email address, we will send you an email confirmation verifying the service request and the Service Provider contact information.
3. Pay the technician the $95 trade call fee — ***it's that easy!***

All of our technicians are pre-screened professionals, personally selected for their quality of work and service. Whether your dishwasher breaks down, your pipes spring a leak, or your heating and A/C system stops cold, rest assured that your repair needs will be taken care of promptly, professionally, and with the utmost respect for your home.

Coverage Plans

3 Star Plan Covers

(Available for Buyers and Sellers)

Please reference contract for full coverage details

Ceiling, Attic, Whole House, and Exhaust Fans (Built-in)

Central Air Conditioning

Central Vacuum System

Dishwasher

Doorbells

Electrical System

Garage Door Opener

Heating System
(Primary gas, oil, or electric)

Instant Hot Water Dispenser

Microwave Oven (Built-in)

Pest Control (Limited)
(Buyers only)

Plumbing System and Stoppages

Range/Oven/Cooktop

Re-Key
(Buyers only)

Roof Leak (Limited)
(Single Family and Manufactured Home Only)
(Buyers only)

Smoke Detectors

Telephone Wiring

Trash Compactor

Water Heater

Protecting Your Home with Pride

4 Star Plan Covers

(Available for Buyers)

(Includes 3 Star Plan coverage + 4 Star Plan coverage)

Air Conditioning Option: Coverage extended to filters, register grills, window units, and evaporative cooler pads. HGHW will also pay the costs related to Freon recapture, reclaim and disposal (if required).

Carbon Monoxide Detectors

Crane: The cost of a crane or other lifting equipment required for a covered service of rooftop heating or air conditioning units (limit of $250) per occurrence.

Dishwasher: Coverage extended to racks, baskets, rollers, and runner guards.

Disposal: The costs to dismantle and/or dispose of defective equipment.

Garage Door Openers: Coverage extended to hinges, springs, cables, remote transmitters, key pads, sensors, and roller guides. Detached garage doors limited to opener, hinges, and springs.

Garage Door Tune-Up: Add coverage for the tune-up of one garage door opener per contract term.

Heating: Coverage extended to the register, grills, filters, heat lamps, and Wi-Fi enabled thermostats.

Ice-makers: (Coverage applies only when Kitchen Refrigerator option is included in Your warranty plan.) Provided parts are available.

Improper Installations/Repairs: We will service an existing defect or mechanical failure of an item that was improperly installed, repaired or modified prior to or during the contract term. If the improper installation, repair, or modification violates a code requirement, Code Upgrade applies.

Lack of Maintenance: HGHW will repair or replace systems and appliances which malfunction due to insufficient maintenance, rust, corrosion, or sediment, unless otherwise noted in the contract. Homeowner is responsible for maintenance costs (not related to coverage provided in our HVAC Tune-Up option) prior to the technician performing repairs on problems caused by lack of maintenance.

Limited Code Upgrade/Modifications: HGHW will pay up to $250 for code requirements and modifications needed, in aggregate for corrections, repairs, replacements or upgrades to comply with building and zoning codes when replacing plumbing, electrical, and heating systems and components.

Manufacturer Warranty Labor: (Buyers only) Up to $1,000 towards the labor only for systems and parts covered under a manufacturer warranty.

Microwave Oven: Coverage extended to interior lining, door glass, clock, and shelves.

Mismatched Systems: Coverage for an existing defect or mechanical failure of a system that was not properly matched in size or efficiency prior to or during the contract term. Coverage does not apply if the cause of failure of the system or appliance is solely due to the improper installation/repair/modification or mismatch condition, or if the system is undersized relative to the square footage of the area being heated or cooled. If the mismatched system violates code requirement, Code Upgrade applies.

Oven/Range/Cooktop: Coverage extended to rotisseries, racks, handles, knobs, dials, interior lining, and clock.

Permits: When local building permits are required prior to rendering a covered service, We will provide up to $250 per occurrence for required permits.

Plumbing: Coverage extended to include showerheads and shower arms, faucets, hose bibs, and toilets.

Refrigerant Recapture, Reclaim, and Disposal: HGHW will pay costs related to freon recapture, reclaim and disposal (if required).

Trash Compactor: Coverage extended to removable buckets, lock and key assembly.

Water Heater: Failures caused by sediment and expansion tanks.

5 Star Plan Covers

(Available for Buyers only)

(Includes 3 Star Plan coverage + 4 Star Plan coverage + 5 Star Plan coverage)

Code/Modification Upgrade: Up to $1,000 maximum per plan toward necessary modifications (including code violations), if required, to effect repair or replacement of items covered under this contract.

Enhanced Slab Leak and External Pipe Leak Coverage: Increased total limit of concrete encased or inaccessible plumbing to $2,500 (see Optional Coverage for details).

Plumbing: Coverage extended to tub-spouts, tub diverter valves, and gas sediment traps.

Radiant Heat Upgrade: Increases the Standard Plan limit per Plan by $1,000 ($2,500 in total) for the repair/replacement of the hot water, radiant, steam circulating, diesel, oil, Glycol, geothermal, water cooled and water source heating and air conditioning system.

Smart Home: Up to $1,000 towards coverage for smart or Wi-fi enabled switches, outlets, doorbell, thermostat, and garage door openers.

Stoppage Coverage: Up to $250 maximum per Plan toward the following in regard to a stoppage: 1) Removal of toilet or other access if needed to clear a stoppage, including costs to install a ground level cleanout; 2) stoppages due to roots.

Toilet Replacement: In the event of sediment/calcium build-up that affects operation, toilet will be replaced with a like quality toilet.



Water Heater/Heating System: Replacement of flues, vents, humidifier, and air cleaner, if required, to effect repair or replacement of a covered claim up to $500 aggregate.

Zone Control System Coverage: Coverage up to $500 aggregate.

PLUS Plans

HGHW also offers the 4 Star Plan Plus and 5 Star Plan Plus. These plans include the Items above along with the Optional Coverages for (i) Kitchen Refrigerator and (ii) Washer/Dryer (Optional Coverages 13 and 27, respectively).

HGHW LIMITS: Quick Reference Guide

Coverage Plan Limits

We have coverage limits like all home warranty companies. We have listed these for a clear and simple review. For multiple-units our limits are per dwelling (see contract for complete explanation of coverage).

Access, diagnosis, repair and/or replacement of the following items are limited as follows:	Dollar Limits Per Plan
During Seller's Coverage	
Central Air Conditioning	$1,500
Heating System	$500
All Buyer's Coverage Plan Limits	
Ductwork	$1,000
Kitchen Appliances (per appliance)	$5,000
Plumbing Pipe Leaks in Concrete or Inaccessible Plumbing Lines	$1,500
Radiant Heat, Diagnosis and Repair/Replacement of Hot Water Heater	$1,500
Roof Leak (Limited)	
Single Family Homes	$1,000
Manufactured Homes	$500
Water Heater	$5,000
4 Star Plan Coverage Limits	
Code Violations & Permits	$250
Manufacturer Warranty Labor	$1,000
5 Star Plan Coverage Limits	
Code Violations/Modification Upgrade	$1,000
Enhanced Slab Leak and External Pipe Leak	$2,500
Flues, Vents, Humidifier, and Air Cleaner	$500
Plumbing Stoppages Due to Roots	$250
Radiant, Steam Circulating, Diesel Oil, Glycol, Geothermal, Water Cooled and Water Source Heating and Air Conditioning System	$2,500
Sensor Faucet	$400
Smart Home	$1,000
Zone Control System	$500

Optional Coverage Plan Limits

Appliance Limit Upgrade	$5,000
Booster Pump	$1,500
Electric Vehicle (EV) Charger	$1,500
Emergency Lodging, Portable A/C or Heater Reimbursement	$1,000
Enhanced Slab Leak and External Pipe Leak	$2,500
Kitchen Refrigerator	$5,000
Additional Refrigerator Units	$1,000
Ornamental Fountain	$500
Outdoor Kitchen	$1,000
Roof Leak (Limited) (Multi-unit up to Fourplex)	$1,000
Salt Water, Circuit Board and Cell	$1,500
Swimming Pool/Spa Equipment	$5,000
Septic System/Sewage Ejector System (each)	$500
Smart Home	$1,000
Washer/Dryer (per set)	$5,000
Water Softener/RO Water Filtration System	$500
Well Pump	$1,500

Contract Warranty Services

A. Parties and Definitions

This contract is entered into by and between You, the policy holder, and Us, HomeGuard HomeWarranty, Inc. When used in this policy, including attachments to it, the following capitalized terms shall have the meaning ascribed to them below.
1. The terms "You," "Your," and "Yourself" mean and refer to the policy holder.
2. The terms "HGHW," "We," "Us," and "Our" mean and refer to HomeGuard HomeWarranty, Inc.

B. Coverage For All Plans

1. ATTIC, CEILING, EXHAUST, AND WHOLE HOUSE FANS (Built-In)
Covered Items: All components and parts that affect operation (replaced with builder's standard), whole house fans.
Not Covered: Light kits, remote transmitters, dryer vent booster fans.

2. CENTRAL AIR CONDITIONING (Ducted)
Covered Items: Refrigeration system including Freon, heat pump, condensing unit, compressor, coils, leaks in Freon lines, liquid and suction line dryers, motors, fuses, breakers, disconnect boxes and wiring, valves, thermostats, evaporative cooler including belts and pulleys, casing, motor pumps, and float assembly; built-in electric wall units. If We determine that the replacement of a heat pump-split system type of condensing unit is required, We will replace with a unit that meets federally mandated SEER and HSPF requirements, including the replacement of any components that are necessary to maintain compatibility with the replacement unit. Leak detection.
Not Covered: Condenser casings, registers, filters, evaporative cooler pads, evaporative cooler covers (including electronic air cleaners), gas air conditioners, window units, underground or outside piping and components for geo-thermal and/or water source heat pumps, zoning systems, humidifiers, cooler pads, roof jacks or stands, use of cranes per occurrence or other lifting equipment to repair or replace units/systems and components, system designed for commercial applications or units over five (5) tons, smart vents, duct sealant, duct testing, or failures caused as a direct result of previous sealant or alternative refrigerant use.
Note: Coverage is only available for cooling systems with capacity not exceeding five (5) tons per unit.
Note: HGHW will pay for any component, including refrigerant line set, which must be replaced because of A2L refrigerant conversion. Unless otherwise noted, HGHW will not pay for any service, labor expense, or modifications necessary for the installation of the otherwise operable components or equipment in this conversion.
Limit: We will not pay in excess of $250 (per occurrence) for leak detection.
Optional Seller's Coverage Limit: During seller's coverage period, We will not pay in excess of $1,500 for diagnosis and repair or replacement of the air conditioning system and related equipment.
4 Star Plan Covers: Filters, register grills, use of crane per occurrence, window units, and evaporative cooler pads.
4 Star Plan Refrigerant Recapture, Reclaim, and Disposal: HGHW will pay costs related to Freon recapture, reclaim and disposal (if required).
5 Star Plan Zone Control Coverage: Zone control system coverage up to $500 aggregate.

3. CENTRAL VACUUM SYSTEM
Covered Items: All parts and components that affect operation except those listed as not covered.
Not Covered: Removable hoses, accessories, pipes, stoppages, vents.
Note: We are not responsible for the cost of gaining access to or closing access from the floor, walls, or ceiling either to locate the cause of the malfunction or to effect repair or replacement.

4. DUCTWORK
Covered Items: Disconnected ducts from heating and/or cooling unit to connection register or grill.
Not Covered: Registers, grills, dampers, insulation, improperly sized ductwork, collapsed or crushed ductwork, ductwork where asbestos is present, ductwork damaged by moisture, costs for inspections, diagnostic testing, fans, verification and permits as required by federal, state, or local law, regulation or ordinance, deterioration, UV lighting.
Limit: We will not pay in excess of $1,000 aggregate per contract term for repair or replacement of ductwork.

5. ELECTRICAL SYSTEM
Covered Items: Circuit breakers including ground fault, junction boxes, panels and sub panels, plugs, switches and fuses, telephone wiring, doorbells (not related to intercom system), smoke detectors.
Not Covered: Fixtures, alarms, intercoms, bulbs, ballasts, heat lamps, inadequate wiring capacity, power failure or surge, low voltage wiring, sensor, relay, timed circuits, wiring that is the property of the phone company, direct current (D.C.) wiring or components, wireless doorbell systems, Wi-Fi enabled thermostats. Audio video computer networking, security wiring and systems, light sockets and meter. If tracing needs to be performed, it is excluded from coverage.
4 Star Plan Covers: Carbon monoxide detectors and Wi-Fi enabled thermostats.

6. GARAGE DOOR OPENER
Covered Items: Wiring, motor, switches, receiver unit, track drive assembly, carriage, capacitor, push arm.
Not Covered: Garage doors, hinges, springs, cables, remote transmitters, roller guides, sensor adjustments, garages detached from the main foundation of the home.
4 Star Plan Covers: Hinges, springs, cables, remote transmitters, key pads, sensors, roller guides. Detached garage.
Note: Detached garage door coverage under the 4 Star Plan is limited to the opener, hinges, and springs.
4 Star Plan Garage Door Tune-Up: We will perform a tune-up for one (1) garage door opener per contract term.

7. HEATING SYSTEM
(Gas or electric if main source of heat to home and does not exceed five (5) ton capacity)
Covered Items: All parts and components that affect the operation of the heating unit, including Glycol and geothermal systems. If We determine that the replacement of a heat pump-split system type of condensing unit is required, We will replace with a unit that meets federally mandated SEER and HSPF* requirements, including the replacement of any components that are necessary to maintain compatibility with the replacement unit; including the air handler, evaporative coil, transition, plenum, indoor electrical, duct connection, accessible refrigerant and condensate line drains, and thermostatic expansion valve. There is no limit to the number of covered heating units.
Not Covered: Water source heat pumps, baseboard casings, chimneys, flues and vents, registers, grills, filters, heat lamps, crane per occurrence, wood or pellet stoves (even if only source of heating), inaccessible refrigerant and condensate drain lines, heat pumps only covered with buyer's central air conditioning, systems designed for commercial applications or units over five (5) tons, improperly matched units, diagnostic testing of/or locating leaks in ductwork included as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment, smart vents, cable heat, zone controls and respective equipment, secondary drain pan, duct insulation, dampers, fireplaces and key valves, chillers and respective equipment, condensate drain pump. Electronic air filters, cleaners, humidifiers, dehumidifiers, purifiers, and respective equipment. Portable, space, or freestanding units.
Note: For mini split ductless systems, heat pumps and heat pump package units, coverage under Central Air Conditioner/Cooler applies.
Limit: We will not pay in excess of $1,500 aggregate per contract for access, diagnosis and repair or replacement of hot water, radiant or steam circulating heating system(s), diesel, oil, Glycol, geothermal, water cooled and water sourced systems, and water combination

units.
Seller's Coverage Limit: During seller's coverage period, We will not pay in excess of $500 for diagnosis and repair or replacement of the furnace and/or ductwork.
4 Star Plan Covers: Register, grills, filters, heat lamps, Wi-Fi enabled thermostats.
5 Star Plan Covers: Replacement of flues, vents, humidifier, and air cleaner, if required, to effect repair/replacement of a covered claim up to $500 aggregate.
5 Star Plan Radiant Heat Upgrade: Increases the Standard Plan limit per Plan by $1,000 ($2,500 in total) for the repair/replacement of the hot water, radiant, steam circulating, diesel, oil, Glycol, geothermal, water cooled and water source heating and air conditioning system.
5 Star Plan Zone Control Coverage: Zone control system coverage up to $500 aggregate.

8. KITCHEN APPLIANCES
Limit: We will not pay in excess of $5,000 aggregate per appliance unless stated otherwise.
a. DISHWASHER (Built-In or Freestanding)
Covered Items: All components and parts that affect operation except those listed below.
Not Covered: Racks, rollers, baskets, and runner guards.
4 Star Plan Covers: Racks, rollers, baskets, and runner guards.
b. GARBAGE DISPOSAL
Covered Items: All components and parts that affect operation.
Note: Will be replaced with matching horse-power (builder's standard).
c. INSTANT HOT WATER DISPENSER
Covered Items: All components and parts that affect operation (replaced with builder's standard).
Limit: We will not pay in excess of $500 aggregate per contract for diagnosis, repair or replacement.
d. MICROWAVE OVEN
Covered Items: All components and parts that affect operation except those listed below.
Not Covered: Portable or countertop units, trim kits, meat probe assemblies, rotisseries, interior lining, door glass, clock, shelves, removable trays, lights, handles, door and door handle unless affecting the operation of the unit.
Note: Built-in microwaves often require trim kits to install, therefore when a failed unit cannot be repaired, We reserve the right to provide cash in lieu of replacement equal to Our cost for the replacement unit, shipping, delivery, and installation.
4 Star Plan Covers: Interior lining, door glass, clock, shelves.
e. RANGE/OVEN/COOKTOP (Gas or Electric; Built-In or Freestanding)
Covered Items: All components and parts that affect operation except those listed below.
Not Covered: Meat probe assemblies, light sockets, indoor barbecue, clock (unless it affects the operation of the unit), rotisseries, racks, handles, knobs, dials, interior lining, magnetic induction units.
4 Star Plan Covers: Rotisseries, racks, handles, knobs, dials, interior lining, clock.
f. TRASH COMPACTOR (Built-In)
Covered Items: All components and parts that affect operation except those listed below.
Not Covered: Removable buckets, lock and key assemblies, air fresheners.
4 Star Plan Covers: Removable buckets, lock and key assemblies.

9. PEST CONTROL (LIMITED) (Coverage for Home Buyer Only)
Covered Items: Treatment within the interior of the main foundation of the home and attached garage for the following pests: ants, sowbugs, millipedes, crickets, roaches, centipedes, silverfish, pillbugs, earwigs, clover mites, spiders, mice, and scorpions.
Not Covered: Fire/pharaoh/carpenter ant varieties, bed bugs, termites, and rats. Continuous treatment programs; cost to fumigate, including tenting the home, rodent proofing.
Note: Coverage not available for seller or for policies outside of a real estate transaction.

10. PLUMBING STOPPAGES
Covered Items: Clearing of sewer lines and mainline stoppages with standard sewer cable from point of access at existing ground level cleanout; including hydro-jetting if stoppage is unable to be cleared with cable. Clearing of branch drain line stoppages in sink, tub, shower drains and toilets with standard sewer cable from point of access, including existing accessible cleanout, p-trap, drain or overflow access point.
Not Covered: Stoppages and/or collapse of water, drain, or gas lines caused by roots or foreign objects. Access to drain, sewer or main lines from vent or removal of a toilet; costs to locate, access, or install ground level or drain line cleanouts. Stoppages that cannot be cleared with cable or hydro jetting, collapsed or broken lines outside main foundation.
5 Star Plan Additional Stoppage Coverage: We will pay up to $250 maximum per Plan toward the following in regard to a stoppage: 1) Removal of toilet or other access if needed to clear a stoppage, including costs to install a ground level cleanout; 2) stoppages due to roots. We may provide, at Our option, a cash settlement in lieu of performing the work.

11. PLUMBING SYSTEM
Covered Items: Repair of leaks and breaks in water, waste, polybutylene pipes, vent, or gas lines within the perimeter of the main foundation of the home or attached garage, shower/tub valves, faucet (replaced with chrome builder's standard), angle stops, toilet tanks, bowls, and working mechanisms (replacement toilets will be white builder's standard), wax ring seals, permanently installed sump pumps, built in whirlpool bathtub motor pump assemblies, pressure regulators, risers and gate valves, ice-maker water line, air switches, sink and bathtub basket strainers, pop-up assemblies.
Not Covered: Bathtubs, sinks, shower heads and arms, enclosures and base pans, caulking and grouting, hose bibs, sewer ejector pumps, toilet seats and lids, septic tanks, water conditioning or purification systems, supply or flow restrictions, saunas, steam rooms, bidet, whirlpool bathtub jet plumbing, indoor/outdoor sprinkler systems, booster pumps, conditions caused by electrolysis, frozen pipes, noise, diesel or oil-fired water heaters, Phoenix systems, water heat pump attachment, tub spout and tub spout diverter, fire suppression systems, sensor faucets, manifold to supply lines, washer boxes, multi-valve manifolds and other attachments to pipes, inadequate or excessive water pressure.
Note: If a reroute is necessary the coverage is limited to the cost of the repair.
Limit: With respect to concrete-encased or inaccessible plumbing lines, access and repair is limited to $1,500 aggregate per contract (including leak tests and diagnostic testing). We will provide access through unobstructed walls, ceilings, floors, concrete slabs, and the like, and will return all openings made for access to a rough finish only. We are not responsible for trim, texture, paint, wallpaper, tile, carpet, or the like.
Limit: We will not pay in excess of $1,000 per contract term for diagnosis, repair or replacement in regards to Polybutylene Plumbing.
4 Star Plan Covers: Showerheads and shower arms, (replaced with chrome builder's standard when necessary), faucets (up to $500 per faucet; $1,000 in total per contract term), hose bibs, toilets (replaced with like quality up to $600 per toilet, per occurrence).
5 Star Plan Additional Plumbing Coverage: Tub-spouts, diverter, and diverter valves (replaced with chrome builder's standard), gas sediment trap.
5 Star Plan Enhanced Slab Leak and External Pipe Leak Coverage: Increases total limit of concrete encased or inaccessible plumbing to $2,500 aggregate.
5 Star Plan Toilet Replacement: In the event of sediment/calcium build-up, toilet will be replaced with a like quality toilet if build-up occurs during within the policy period.
5 Star Plan Sensor Faucet Coverage: Sensor faucet coverage up to $400 aggregate per contract term.

Contract Warranty Services

12. RE-KEY (Coverage for Home Buyer Only)
Covered Items: Service is available one (1) time during the contract term and includes the re-key of up to six (6) keyholes (including deadbolts) and four (4) copies of the key(s) total.
Not Covered: Sliding doors, garage door openers, replacement of deadbolts, knobs or associated hardware, replacement of locks for any reason, padlocks, gate, window, file cabinet, safe, desk, or mailbox locks, or any other serviced provided by a locksmith.
Note: For re-key coverage to apply, the original key must be present at the time of service. Re-keying due to lost or missing keys is not covered.
Note: For Duplex, Triplex, and Fourplex units, when all units are serviced during a single appointment, up to six (6) locks can be re-keyed to a single key, with four (4) copies of the key provided for each unit. A Trade Call Fee is required for each appointment if separate re-key appointments are scheduled. The Policy Holder is responsible for payment directly to the locksmith for any additional serviced performed.
Note: Coverage not available for renewal or for policies outside of a real estate transaction.

13. ROOF LEAK (LIMITED) (Single Family and Manufactured Homes Only) (Coverage for Home Buyer Only)
Covered Items: Repair of active leaks caused by rain to shake, shingle, composition, tile, tar and gravel located over the occupied living area will be performed as long as leaks are caused by normal wear and tear and the roof was in watertight condition at the start of the coverage. Metal roof covered for manufactured home only.
Not Covered: Cracked or missing tiles, shakes, or shingles, foam roofs, and any other material not specifically mentioned as covered. Structural leaks or leaks at, adjacent to, or caused by, appendages of any kind including gutters, downspouts, flashing, patio covers, skylights, decks, solar equipment, vents, heating or cooling equipment, antennae, balconies, or chimneys. Built-up roofs. Damage caused by persons walking or standing on roof, improper install, failure due to lack of normal or preventative maintenance.
Note: Coverage not available for seller or for policies outside of a real estate transaction.
Limit: We will not pay in excess of $1,000 on Single Family Home or $500 on Manufactured Home aggregate per contract term for the repair of specific leaks that are a result of rain and/or normal wear and tear provided the roof was in good, watertight condition at start of contract term. If replacement of the existing roof is necessary, in whole or in part, HGHW's liability is limited to Cash in Lieu of the estimated cost of repair of the leaking area as if the repair of that area were possible. Leaks existing prior to the start of the contract term will not be covered. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.

14. WATER HEATER (Gas, Electric, or Tankless)
Covered Items: Control thermostat and thermocouple, drain valve, tank leaks, gas valve, heating elements, temperature and pressure relief valves, tankless hot water heaters, and recirculating pumps.
Not Covered: Solar units and/or components, holding tanks, expansion tanks, noise, energy conservation units, fuel storage tanks, flues and vents, or failures caused by sediment.
Note: If space cannot be made to adequately complete replacement of a water heater, a credit up to $1,500 will be given to the homeowner in lieu of replacement.
Limit: We will not pay in excess of $5,000 per contract term for diagnosis, repair or replacement.
4 Star Plan Covers: Failures caused by sediment, expansion tanks which occur within the policy period.
5 Star Plan Covers: Replacement of flues and vents, if required, to effect repair/replacement of a covered claim. Limit $500.

C. Optional Coverage (Coverages for Home Buyer Only)

In addition to Your base plan (i.e., 3 Star Plan, 4 Star Plan, or 5 Star Plan), Your plan may include the following Optional Coverage.
1. A/C AND HEATING SYSTEM PRE-SEASON TUNE-UPS
Covered Items: We will perform one (1) A/C Preseason Tune-up between February and April and one (1) Heating System Pre-Season Tune-up between September and November. You are responsible for requesting the tune-up during the pre-season period. Service Provider will calibrate thermostat, test temperature split, check refrigerant levels and system pressures and add refrigerant if necessary, perform amp draw on condenser coils, check contractors, check accessible condensate lines for leaks, clean or replace filters (owner supplied), clean and tighten electrical connections, test capacitors, and check heating operation, inspect pilot system, test safety switches, test limit switches, and clean burners.
Evaporative Cooler Pre-Season Tune-Up: HGHW will perform the following maintenance to winterize or re-establish evaporative cooler: remove pad panels and clean bottom of cooler, replace cooler pads, lubricate blower bearings and motor, check fan belt, install existing pump, disconnect or connect water line and supply tubing.
Not Covered: Filters, clearing of condensate line stoppages, evaporator/indoor coil cleaning, including acid cleaning, cleaning or unclogging services required to correct problems related to the lack of manufacturer recommended maintenance (filters must be replaced monthly).
Note: Maintenance services are limited to one (1) maintenance visit per covered air conditioning system per contract term and must be scheduled during the months of February through April. Maintenance services are limited to one (1) maintenance visit per covered heating system per contract term and must be scheduled during the months of September through November.
Note: A Trade Call Fee is due for each maintenance requested. If You would like maintenance service for additional units, you are responsible to pay the Service Provider directly for each unit. If additional repair or replacement service is required beyond the maintenance, it will result in a new claim and additional Trade Call fee due.
4 Star Plan Covers: Filters.

2. APPLIANCE LIMIT UPGRADE
Covered Items: An additional $5,000 will be applied toward the standard limitation to the diagnosis, repair, or replacement of kitchen appliances, refrigerator (when Buyer's Coverage Options are purchased or included in the contract) and additional refrigerator (when Additional Refrigerator Units Option is purchased). All other terms and conditions or coverage apply. HomeGuard HomeWarranty does not match brand, color, or size.
Not Covered: Coverage not available for renewal or for policies outside of a real estate transaction.

3. APPLIANCE MAINTENANCE PLAN
Provides routine preventative maintenance services for the following household appliances: Dishwasher, Refrigerator (only available when Kitchen Refrigerator coverage is purchased), Washer and Dryer (only available when Washer and Dryer coverage is purchased).
Covered Items: A visual inspection of appliance components, cleaning of accessible filters, coils vents, and drain lines, check of hoses, seals, and connections for visible wear, testing of basic operational functions, and minor adjustments or calibrations (no parts).
Not Covered: Repair, replacement, or diagnosis of mechanical or electrical failures, parts, components, or labor beyond routine maintenance, appliances not in safe, accessible working condition, cosmetic issues (including but not limited to rust, dents, or scratches), maintenance required due to misuse, abuse, or improper installation, commercial-grade or commercial-use appliances, appliances covered under manufacturer recalls, or maintenance made necessary by pre-existing conditions, dryer vent duct cleaning.
Note: Maintenance services are limited to one (1) maintenance visit per covered appliance per contract term and must be scheduled during the months of February through April or September through November.
Note: A Trade Call Fee is due for each appliance maintenance requested. If You would like maintenance service for additional units, you are responsible to pay the Service Provider directly for each unit. If additional repair or replacement service is required beyond the maintenance, it will result in a new claim and additional

Trade Call Fee due.

4. BOOSTER PUMP
Covered Items: Pump utilized for main dwelling only. Domestic use only. One (1) well pump/booster pump per Plan.
Not Covered: Control Boxes, pressure switches, capacitors or relays, cost of locating pump.
Limit: We will not pay in excess of $1,500 per contract term for diagnosis, repair or replacement.

5. CASITA/GUEST HOUSE
Covered Items: All systems and appliances covered under the 4 Star Plan.
Not Covered: Plus Plan upgrades do not apply to dwellings outside the main foundation of the covered property. Optional coverages must be purchased separately for additional dwellings.
Limit: All 4 Star Plan limits apply.

6. ELECTRIC VEHICLE (EV) CHARGER
Coverage for one (1) permanently installed, residential electric vehicle charging station ("EV Charger") located within the main foundation of the covered property.
Covered Items: Internal control board, power module, display/interface components, internal wiring within the charger, permanently attached and manufacturer-integrated charging cable, and labor to diagnose and repair failures.
Not Covered: Home electrical system, wiring, panels, breakers, outlets, or subpanels.
Note: Covered EV Chargers must be designed for personal residential use and hardwired or plug-in units installed in accordance with applicable electrical codes at the time of installation.
Note: Coverage applies to mechanical and electrical failures resulting from normal wear and tear during the contract term and subject to the terms, conditions, limitations and exclusions of the purchased policy.
Limit: We will not pay in excess of $1,500 per contract term for diagnosis, repair or replacement.

7. EMERGENCY LODGING / PORTABLE A/C OR HEATER REIMBURSEMENT
Covered Items: Homebuyer will be reimbursed by HGHW upon receiving a copy of an acceptable paid receipt up to the aggregate of $1,000 per Plan Term for a hotel or motel stay if the primary residence is rendered uninhabitable due to a covered failure beyond the Plan Holder's control, and as a result of one of the following: a) complete loss of heating or cooling for 24 hours or more from the time of the first visit by the Service Provider, solely because of delays in the availability of the required parts necessary to complete the repair, or b) when a sudden break in a water pipe results in flooding (defined as an overflowing of water that leaves standing water in more than one room on the above ground living areas of the residence), and the removal of the water from the residence by a water removal company is delayed by 24 hours or more from the time the documented Service Request was made to the water removal company.
Note: Coverage not available for renewal or for policies outside of a real estate transaction.
Limit: We will not pay in excess of $200/night (including taxes and fees) and $1,000 in total per contract term in regard to Emergency Lodging.
Limit: We will not pay in excess of $100/day (including taxes and fees) and $1,000 in total per contract term in regard to Portable A/C or Heater rental or purchase.

8. ENHANCED SLAB LEAK AND EXTERNAL PIPE LEAK (Included in 5 Star Plans)
Covered Items Enhanced Slab Leak: HGHW will increase the Standard Plan limit by $1,000 for the repair/replacement of plumbing pipe leaks in water, drain or gas lines located under, or encased in, or covered by, concrete that are located within the interior of the main foundation and attached garage.
Covered Items External Pipe Leak: HGHW will cover concrete encased or underground pipe leaks located outside the main foundation of the covered structure, including water, drain or gas supply lines that service the main home and attached garage of the dwelling covered by this home protection plan only. The leak must be the result of normal wear and use.
Not Covered: Faucets, sprinkler/irrigation systems, swimming pool piping, downspout, landscape drain lines, damage due to roots.
Note: Available on detached single family homes only; not available on condos or multi-unit buildings.
Limit: We will not pay in excess of $1,500 per contract term for diagnosis, repair or replacement.
5 Star Plan Covers: Increases total limit of concrete encased or inaccessible plumbing to $2,500 aggregate.

9. GARAGE DOOR TUNE-UP (Included in 4 Star Plans and 5 Star Plans)
Covered Items: We will perform a tune-up for one (1) garage door opener per contract term. The Service Provider will inspect each component, tighten and adjust hardware, tracks and all moving parts, lubricate or grease moving parts, test door opening and closing, adjust and balance the door as needed, check the function and safety of the garage door opener and photo eye sensors, note and recommend repairs as necessary.
Not Covered: Repair or replacement of mechanical or electrical failures, parts, components, or labor beyond routine maintenance, units not in safe, accessible working condition, cosmetic issues (including but not limited to rust, dents, or scratches), maintenance required due to misuse, abuse, or improper installation, or maintenance made necessary by pre-existing conditions.
Note: Maintenance services are limited to one (1) maintenance visit per one (1) covered garage door per contract term.
Note: A Trade Call Fee is due for each unit maintenance requested. If You would like maintenance service for additional units, you are responsible to pay the Service Provider directly for each unit. If additional repair or replacement service is required beyond the maintenance, it will result in a new claim and additional Trade Call Fee due.

10. HOME INSPECTION DISCOUNT
Covered Items: A $25 discount will be given at the close of sale or to the purchasing party when we receive a property inspection on the related property.
Limit: Only one (1) $25 discount per property inspection. Multiple discounts will not apply to duplexes, triplexes or fourplexes.

11. KITCHEN REFRIGERATOR (Included in PLUS Plans)
Covered Items: All parts and components located and operated in the kitchen area that affect operation except those listed as not covered.
Not Covered: Handles, lights, icemakers, ice crushers, beverage dispensers and their respective equipment, interior thermal shells, filters, removable components, food spoilage, standalone freezers and refrigerators located outside kitchen area.
Note: Ownership of the Kitchen Refrigerator must be transferred from seller to buyer in order for coverage to take effect. Non-conveyance of the refrigerator will require a 30 day delay for coverage to begin.
Limit: We will not pay in excess of $5,000 aggregate per contract term for diagnosis, repair or replacement.
4 Star Plan Covers: Icemakers (replaced with like quality up to $1,000 per occurrence), provided parts are available. In cases where parts are not available, our obligation is limited to cash in lieu thereof based on the replacement cost of the icemaker as if one was available. Beverage Dispensers (replaced with like quality up to $500 per occurrence).

12. MILITARY/FIRST RESPONDER DISCOUNT
Covered Items: A $25 discount will be given at the close of sale or to the purchasing party when proof of applicable identification is submitted.
Limit: Only one (1) $25 discount per policy. Multiple discounts will not apply to duplexes, triplexes or fourplexes.

Contract Warranty Services

13. ORNAMENTAL FOUNTAIN
(Includes Pond and Pool Fountains)
Covered Items: Motor and pump assembly. Multiple motors/pumps contained within each fountain will be covered including overflow/negative edge/infinity pool motor and effect pump.
Not Covered: Water piping; electrical lines or controls; filters; filter media and cartridges.
Limit: We will not pay in excess of $500 per contract term for diagnosis, repair or replacement.

14. OUTDOOR KITCHEN
Covered Items: All components that affect the primary functional operation of the outdoor kitchen. Faucet (builders standard), garbage disposal, ceiling fan, built-in kitchen appliances and systems; limited to ice-maker, refrigerator, wine refrigerator, and freezer (not to exceed six (6) cubic feet each). Coverage also includes above ground and accessible plumbing pipes (water/supply/drain/gas) and electric wiring/outside specific to the outdoor kitchen.
Limit: We will not pay in excess of $1,000 aggregate per contract term for diagnosis, repair or replacement.

15. RED TAG
Covered Items: If at the time of transfer of ownership, a public utility company red tags a covered system or appliance – declaring it unsafe to operate and declining to activate it – HGHW will repair or replace said system or appliance.
Not Covered: Public utility red tag issued prior to the effective date of the contract.
Note: Coverage not available for renewal or for policies outside of a real estate transaction.

16. REFRIGERATION UNITS (ADDITIONAL)
Covered Items: Four (4) additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer, and free standing ice maker. All components that affect the cooling operation of the unit including compressor, thermostat, condenser coil, evaporator and defrost system.
Not Covered: Ice maker, ice crusher, beverage dispenser and their respective equipment, filter, interior thermal shells, food spoilage, insulation, multi-media centers, wine vaults, cost of recapture or disposal of refrigerant, refrigerator/oven combination units, removable components which do not affect the primary function, 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, vents, flues, drawers.
Note: Only available when Kitchen Refrigerator Option is purchased.
Note: If parts are not available, our obligation is limited to cash in lieu of repair.
Note: Ownership of the refrigerators must be transferred from seller to buyer in order for coverage to take effect. Non-conveyance of the refrigerators or freezer will require a 30 day delay for coverage to begin.
Note: Coverage cannot be added at time of renewal.
Limit: We will not pay in excess of $1,000 aggregate per contract term for diagnosis, repair or replacement.

17. RENEWAL RATE GUARANTEE
Covered Items: The purchase of this option keeps the price of the renewal premium the same as the price of the premium paid at the close of sale. The policyholder is allowed to change coverage (add or delete coverage) at the time of renewal.
Note: This option is limited to the first renewal period immediately following the expiration of the contract.
Note: The renewal is still defined as an application. HGHW reserves the right to decline any renewal application. In such an event, the optional premium will be refunded to the paying party.

18. ROOF LEAK (LIMITED) (Multi-Unit Homes up to Fourplex)
Covered Items: Repair of active leaks caused by rain to shake, shingle, composition, tile, tar and gravel located over the occupied living area.
Not Covered: Cracked or missing tiles, shakes, or shingles, foam roofs, and any other material not specifically mentioned as covered. Structural leaks or leaks at, adjacent to, or caused by, appendages of any kind including gutters, downspouts, flashing, patio covers, skylights, decks, solar equipment, vents, heating or cooling equipment, antennae, balconies, or chimneys. Built-up roofs. Damage caused by persons walking or standing on roof, improper install, failure due to lack of normal or preventative maintenance.
Note: If replacement of the existing roof is necessary, in whole or in part, HGHW's liability is limited to cash in lieu of the estimated cost of repair of the leaking area as if the repair of that area were possible. Leaks existing prior to the start of the contract term will not be covered. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.
Note: Coverage not available for policies outside of a real estate transaction.
Limit: We will not pay in excess of $1,000 aggregate per contract term for the repair of specific leaks that are a result of rain and/or normal wear and tear provided the roof was in good, watertight condition at start of contract term.

19. SEPTIC TANK PUMPING
Covered Items: If a stoppage is due to a septic tank back-up, we will pump the specific tank (and dispose of waste) one (1) time during the contract term.
Not Covered: Collapsed or broken waste lines outside the main foundation, stoppages or roots that prevent the effective use of an externally applied sewer cable, the cost of finding or gaining access to the septic tank, the cost of sewage hook-ups, disposal of waste, chemical treatment of the septic tank and/or waste lines, tanks, leach lines, cesspools, mechanical pumps or ejectors, seepage pits, stoppage or damage due to roots, tile fields and leach beds, lateral lines, insufficient capacity, level sensors/switches, control panels, associated electrical lines.
Note: Coverage not available for renewal or for policies outside of a real estate transaction.
Limit: If the stoppage is due to a full septic tank, we will not pay in excess of $500 aggregate per contract term for one (1) septic tank pumping.

20. SEWAGE EJECTOR PUMP
Covered Items: All components and parts that affect operation of sewage ejector pump, aerobic pump and grinder pump.
Not Covered: Basins and any costs associated with locating or gaining access to, or closing access from the pumps.
Limit: We will not pay in excess of $500 per contract term for diagnosis, repair or replacement of one (1) sewage ejector pump.

21. SMART HOME (Included in 5 Star Plans)
Covered Items: Replacement due to failure of one (1) of each of the following per contract term: Smart and/or Wi-Fi enabled switch, outlet, doorbell, thermostat, and up to two (2) garage door openers.
Not Covered: Items owned by or leased from another company, Wi-Fi routers. Motorized registers, smart and/or Wi-Fi enables routers and home hubs.
Limit: We will not pay in excess of $1,000 aggregate per contract term for diagnosis, repair or replacement.

22. SOLAR HOT WATER SYSTEM
Covered Items: All above ground parts including pump, valves, solar panels, controller, and tank.
Not Covered: Pipe insulation; mounting brackets; passive solar heating or cooling systems.
Note: Coverage cannot be added at time of renewal.
Limit: We will not pay in excess of $1,500 per contract term for diagnosis, repair or replacement.

23. SOLAR POOL/SPA EQUIPMENT
Covered Items: All above ground components that affect the operation of the solar pump, panel and heater.

Note: Only available when Swimming Pool/Spa Equipment Option is purchased.
Note: Equipment must be winterized annually for coverage to remain in effect.
Note: Coverage cannot be added at time of renewal.
Limit: We will not pay in excess of $1,500 per contract term for diagnosis, repair or replacement.

24. SWIMMING POOL/SPA EQUIPMENT
Covered Items: All above ground and accessible working parts and components of heating and filtration systems of pools and spas, including heater/heat pump, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/check/auto fill valve, pool sweep motor and pump/ booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower, saltwater circuit board and cell of pools and spas.
Not Covered: Remote control panel and switches, air switches, water chemistry control equipment and materials (e.g., chlorinators, ionizers, ozonators, etc.), disposable filtration mediums (sand, diatomaceous earth, filter cartridges, etc.), skimmer, valve actuator motor, salt, cleaning equipment including pop-up heads, turbo valves, pool sweeps, swim jet/resistance pool and respective equipment, damage or failure as a result of chemical imbalance, underground water, gas, and electrical lines, lights, jets, ornamental fountain motors and pumps, power center, electronic or computerized control boards that are part of a remote or automated management system (e.g., Aqualink, Compool, or the like) and any respective equipment, liners, overflow/negative edge/infinity pool motor and effects pump, inflatable pool/spa equipment, steam showers/rooms and associated equipment, structural defects, solar equipment, inaccessible components.
Limit: We will not pay in excess of $1,500 aggregate per contract term for diagnosis, repair or replacement of the saltwater control unit, salt cell, and flow sensor for the salt water chlorinator.
Limit: We will not pay in excess of $5,000 aggregate per contract term for diagnosis, repair or replacement of combined covered pool/spa equipment components.

25. WASHER/DRYER (PER SET) (Included in PLUS Plans)
Covered Items: All parts and components that affect the operation except those listed as not covered.
Not Covered: Venting, dryer vent booster fans, lint screens, knobs and dials, touch-pads, dryer cabinet fragrance/humidity center, hangers, shelves, rods, hooks, and cabinet liner, damage to clothing, racks, drawers, plastic mini tubs, soap dispensers, filter screens.
Note: Ownership of the washer and dryer must be transferred from seller to buyer in order for coverage to take effect. Non-conveyance of the washer and dryer will require a 30 day delay for coverage to begin.
Limit: We will not pay in excess of $5,000 per set, per contract term for diagnosis, repair or replacement.

26. WATER HEATER TUNE-UP
Covered Items: We will perform one (1) water heater system tune-up per contract term. You are responsible for requesting the tune-up. The Service Provider will visually inspect the water heater and piping for leaks, temperature and pressure relief valve, flue, thermostat, and electrical. The Service Provider will tighten fittings, clean gas burner assembly, flush the water heater tank or descale a tankless water heater, and recommend repairs as necessary.
Not Covered: Solar units and/or components, holding/storage tanks, secondary damage. Expansion tanks unless an upgrade is purchased or included in your contract. All Plumbing System/Stoppage and Water Heater coverage exclusions apply unless otherwise mentioned as covered.
Note: Maintenance services are limited to one (1) maintenance visit per (1) covered water heater per contract term.
Note: A Trade Call Fee is due for each unit maintenance requested. If You would like maintenance service for additional units, you are responsible to pay the Service Provider directly for each unit. If additional repair or replacement service is required beyond the maintenance, it will result in a new claim and additional Trade Call Fee due.

27. WATER SOFTENER/REVERSE OSMOSIS WATER FILTRATION SYSTEM
Covered Items: Water Softener/Reverse Osmosis (RO) system for drinking water and their respective equipment.
Not Covered: Leased or rented units, any and all treatment, purification, odor control, iron filtration components and systems, discharge drywells, resin bed replacement, salt, replacement of filters, water filters, pre-filters, filter components, replacement membranes, water purification systems, RO filtration system for pool/spa.
Limit: We will not pay in excess of $500 per contract term for diagnosis, repair or replacement.

28. WELL PUMP
Covered Items: All parts and components of well pump utilized exclusively for domestic use, pressure pumps.
Not Covered: Well casings, booster pumps, piping or electrical lines, holding pressure or storage tanks, re-drilling of wells, damage due to lack of water, and well pump components for geo-thermal and/or water source heat pumps, tampering, improper installation or mineral deposit build up, access to repair well pump system, damage due to low water table.
Note: Well pump must be only source of water for home use.
Limit: We will not pay in excess of $1,500 per contract term for diagnosis, repair or replacement.

29. $60 TRADE CALL FEE
Covered Items: Reduces the price of the trade call fee from $95 to $60 during contract term.

SELLERS COVERAGE CENTRAL AIR CONDITIONING
Covered Items: Refrigeration system including Freon, heat pump, condensing unit, compressor, coils, leaks in Freon lines, liquid and suction line dryers, motors, fuses, breakers, disconnect boxes and wiring, valves, thermostats, evaporative cooler including belts and pulleys, casing, motor pumps, and float assembly; built-in electric wall units. If We determine that the replacement of a heat pump-split system type of condensing unit is required, We will replace with a unit that meets federally mandated SEER and HSPF requirements, including the replacement of any components that are necessary to maintain compatibility with the replacement unit. Leak detection.
Not Covered: Condenser casings, registers, filters, evaporative cooler pads, evaporative cooler covers (including electronic air cleaners), gas air conditioners, window units, underground or outside piping and components for geo-thermal and/or water source heat pumps, zoning systems, humidifiers, cooler pads, roof jacks or stands, use of cranes per occurrence or other lifting equipment to repair or replace units/systems and components, system designed for commercial applications or units over five (5) tons, smart vents, duct sealant, duct testing, or failures caused as a direct result of previous sealant or alternative refrigerant use.
Note: Coverage is only available for cooling systems with capacity not exceeding five (5) tons per unit.
Note: HGHW will pay for any component, including refrigerant line set, which must be replaced because of A2L refrigerant conversion. Unless otherwise noted, HGHW will not pay for any service, labor expense, or modifications necessary for the installation of the otherwise operable components or equipment in this conversion.
Limit: During seller's coverage period, We will not pay in excess of $1,500 for diagnosis and repair or replacement of the air conditioning system and related equipment.
Limit: We will not pay in excess of $250 (per occurrence) for leak detection.

Contract Warranty Services

Arbitration Agreement: (Please read carefully)
Dispute Resolution: Most of your concerns about the Plan can be addressed simply by contacting us at (866) 993-2301. In the event we

Contract Warranty Services

cannot resolve any dispute with you, this Plan will be subject to the Arbitration Provision. Please read it carefully. Under this provision, you will be giving up certain rights to have a dispute settled in court and/or settled as a part of a multi-party or class proceeding.
If you do not want to agree to this provision, you may cancel your Plan by contacting us at order@hghw.com within 30 days of purchase of your Home Protection Plan. Otherwise, this arbitration provision will be applicable. Terms of the cancellation procedures outlined on page 10 apply.
Arbitration: By entering into this Agreement the parties agree and acknowledge that all disputes they have that involve us, or arise out of actions that we did or did not take, shall be arbitrated as set forth herein as long as the claim is in excess of the applicable small claims court jurisdictional limit. The parties further agree that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding.
All disputes or claims between the parties arising out of the agreement or the parties' relationship shall be settled as follows:
1) Small claims court; for claims within the applicable small claims court jurisdictional limit, or
2) Final and binding arbitration held in the county of the covered property address (or other location mutually agreed upon by both parties) for claims in excess of the Small Claims Court jurisdictional limit.
The arbitration shall be conducted by the American Arbitration Association pursuant to its rules for consumer disputes. Copies of the AAA Rules and forms can be located at www.adr.org, or by calling 800.778.7879. The Company agrees to pay the initial filing fee if the customer cannot afford to pay the fee or to reimburse the customer for filing fees unless the arbitrator determines that the claim is frivolous. The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgement in any court of proper jurisdiction.
The parties expressly agree that this Agreement and this arbitration provision involve and concern interstate commerce and are governed by the provisions of the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule.

Terms of Coverage

This contract covers only those parts, systems, and appliances specifically mentioned as covered. All coverage is subject to limitations and conditions mentioned in this contract.

FOR SERVICE
Service Requests should be placed online at www.HGHW.com or by phone at 866-993-2302. We accept service requests 24 hours a day, 365 days a year. We select and dispatch a Service Provider after receiving your request. We will not reimburse you for services performed without prior authorization.
When You request service, We will contact a Service Provider (an Independent Out-of-Network Contractor who is not an agent or employee of HGHW). The Service Provider will contact You directly to schedule a mutually convenient appointment during normal business hours. We will initiate service within 48 hours after the service request is received.
In cases of Emergency, We will make reasonable effort to expedite service, including initiating our service effort within 24 hours. If there is no Emergency, and You request service outside of normal business hours, You will be responsible for any additional fees that the Service Provider may charge for the appointment occurring outside of normal business hours or on an expedited basis.

Our extensive network of Service Providers deliver reputable and unbiased service at fair and reasonable rates. Our network, however, is not all inclusive for every trade in every town nationwide. In cases where we do not have a Service Provider available in Your area at the time of the Service Request, We may request or authorize You to make direct contact with a contractor who is not one of Our Service Providers to obtain service:
1. The Service Provider must be qualified, licensed, and insured, and charge fair and reasonable rates for parts and service.
2. Once the technician is at the home, and prior to any services being rendered, You must call Our authorization department with the technician's diagnosis and dollar amount of services required. Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate, 866-993-2302.
3. We will provide an authorization number for the covered services and dollar amount that We have authorized.
4. Upon completion of the authorized services, the Service Provider 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. One trade call fee is due per each item covered by this contract. The trade call fee(s) will be subtracted from any reimbursement provided.
7. You are expected to pay the independent out of network Service Provider directly for the services rendered and then submit the invoice to Us for reimbursement. We accept invoices by fax 866- 993-2303, U.S. mail at 510 Madera Avenue, San Jose CA 95112, or email to: service@HGHW.com.
8. Failure to contact Us and follow procedures 1-7 above may result in denial of coverage. This contract covers single-family dwellings under 5,000 square feet unless amended by HGHW prior to the close of escrow. Call 866-993-2301 for prices on homes in excess of 5,000 square feet, multi-unit homes, guest homes, casitas and the like. This coverage is for owned residential property only.

Covered dwellings cannot be used for day care centers, nursing homes, care homes, fraternity/sorority houses, short term rentals (VRBO and Airbnb) or any other commercial purpose. Coverage on leased property is available for the lessor only. Contract fees are due and payable to HGHW upon execution of the lease. Coverage continues for 12 months or 2 years from the lease origination date.

We will provide service for covered systems and appliances which malfunction during the term of the Plan that:
• Are installed for diagnosis and located within the interior of the main foundation of the home and attached 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 unless otherwise noted in the contract.
• Are in good, safe working order at the start of coverage and were correctly installed.
• Have become inoperable due to normal wear and tear and use, rust/corrosion, and chemical or sediment build-up during the term of the contract.
• Pre-existing conditions are not covered.
• If not stated under "covered" it is excluded from Our contract.

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 a 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. A simple mechanical test performed during first time use, after the start of the policy, will deem the failure pre-existing.
You must cooperate with HGHW in HGHW's investigation into any claim under this contract. Cooperation includes, but is not limited to: (a) making Yourself available at reasonable times for communications with HGHW's representatives; (b) providing truthful and accurate information to HGHW's representatives to full extent of Your knowledge; (c) making premises available at reasonable times for inspection; and (d) providing HGHW with all estimates, damage evaluations, fire and police reports, home inspections, and all other relevant documentation within 10 calendar days of a HGHW representative's request for documents. This paragraph is a

material provision of this contract; and Your breach of this paragraph constitutes a ground for denial of coverage.

SERVICE WORK
The work performed by Our Service Providers is guaranteed for 30 days. The Trade Call Fee is due whether service is covered or denied. A Trade Call Fee may be due if you fail to be present at the scheduled appointment time, if you cancel your request once the Service Provider is en route to your home, or you request a second opinion of the Service Provider's diagnosis.

TRADE CALL FEE
You are required to pay a trade call fee any time HGHW dispatches a Service Provider to Your home to respond to a service request You submit to HGHW. For example, if Your trade call requires HGHW to dispatch both a plumber and an appliance technician, a separate trade call fee will apply for each Service Provider. Generally, a trade call fee is $95, unless You purchase the $60 Trade call Fee option (see Section C. "Optional Coverage" Item 31.). Your specific trade call fee will be listed on the Declaration of Coverage mailed to You upon receipt of payment for Your HGHW plan. The trade call fee is due once You request service requiring HGHW to dispatch a Service Provider to Your home and is due at that time regardless of whether, a) the requested service is covered or denied, b) the diagnosis results in a complete or partial exclusion of coverage, c) the Service Provider is en route to the home and You cancel the appointment, d) You fail to provide the necessary access to perform the service request, including not being home at the time of the prearranged appointment. Only one trade call fee will be due for a trade call as to any one item, even if a Service Provider is required to return to Your home more than once to address that item. Failure to pay a trade call fee will result in suspension of coverage until the proper fee is paid. Upon receipt of that payment, coverage will be reinstated for the remainder of the contract term.

BUYER'S COVERAGE
Buyer's coverage starts at the close of sale and continues for 12 months or 2 years provided the contract premium is paid at the close of sale. (Premium must be received within 30 calendar days after close of sale.) Where contract premium has not been received by HGHW service will be dispatched once contract payment can be verified by the closing agency and/or another source of premium coverage is paid (i.e. credit card). **Coverage for homes outside of a real estate transaction will begin 30 days following receipt of payment by HGHW.** Optional Coverage selected may be unavailable at time of renewal. There is a 60 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 60 day grace period. This Plan is transferable to a new owner. In that event, please notify Us.

NEW CONSTRUCTION
New Construction Home Buyers Plan coverage and any optional coverage begins on the close of sale or the first anniversary of the close of sale and continues for five years from that date, provided that the plan fee is received by HGHW within 30 calendar days from the close of sale. All systems and appliances to be covered must be in good working condition at the time coverage begins. Anytime during the policy You may call HGHW for assistance in the event of a problem with systems not covered under a manufacturer warranty.

OPTIONAL SELLER'S COVERAGE
Optional Seller's Coverage is available only in conjunction with the purchase of coverage for the Home Buyer's Plan and begins upon issuance of a confirmation number by HGHW and continues for 180 days, close of sale or termination of listing, whichever occurs first. Seller's Coverage only covers the Standard or 3 Star Plan items; includes all items except for Pest Control (Limited), Re-Key Service, and Roof Leak (Limited). Optional items are not available for Seller's Coverage. During Seller's Coverage period, We will not pay in excess of $1,500 for diagnosis and repair or replacement of the air conditioning and related equipment. During Seller's Coverage period, We will not pay in excess of $500 for diagnosis and repair or replacement of the furnace and/or ductwork. Seller's Coverage is not available on homes in excess of 5,000 square feet, multi-unit homes, guest homes, casitas and the like.

RENEWAL
If eligible for continuation of coverage for another one-year term, You will be notified by mail within 60 days prior to the expiration of the current contract of prevailing rates and terms for continuation and may make changes to plan coverage for the next year at this time. Contracts on monthly auto charge payment plans will be scheduled for automatic continuation for another one-year term unless You notify HGHW in writing to discontinue future plan coverage 30 days prior to the expiration of the current contract. Offer for future coverage is at HGHW's sole discretion. You will be notified of rates and terms for continuation coverage.

Limits of Liability

It is important that You understand the Plan coverage and its limitations, as they may affect the coverage provided for any service requested. This Plan Contract is intended to provide quality protection against the high cost of home repair. It is intended to help reduce the Plan Holder's out-of-pocket costs for covered services. Coverage is not all-inclusive; there may be situations in which You will be responsible to pay additional costs for parts or services not covered by the Plan. In those situations, we will work with You to determine the best course of action to reasonably minimize Your out-of-pocket costs.

HGHW's liability is limited to failures due to normal wear and tear.

ACCESS
HGHW is not responsible or liable for costs of construction, carpentry or other modifications necessary to remove, relocate, or install equipment, unless specifically noted in the contract. We reserve the right to provide Cash in Lieu of repairs for access items.
- **When a covered plumbing service is performed, access will be provided through unobstructed walls, ceilings, and floors only.**
- **When access is provided under this contract, restoration to wall, closets, floors, ceiling, or the like will be to a rough finish only.**
- **We are not responsible for providing or closing access to covered items, except as noted above and in coverage plan limits.**
- **We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.**
- **We do not excavate or backfill.**

GENERAL LIMITATIONS
This plan does not cover systems or appliances, repairs, replacements or upgrades required as a result of:
- **A malfunction due to missing components or equipment.**
- **A malfunction due to lack of capacity of the existing system or appliance.**
- **A malfunction due to a system or appliance with mismatched components in terms of capacity or efficiency (unless otherwise noted in the contract).**
- **Routine maintenance or cleaning.**
- **Damage caused by people, pests, misuse and abuse and pets.**
- **Missing parts.**
- **Improper repair, installation and/or modifications (unless otherwise noted in the contract).**
- **Repairs or Replacements that are subject to manufacturer warranty are limited to $1,000 aggregate (for labor only). Coverage applies with Advantage and 5 Star Plans only.**
- **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.**

This plan does not cover:
- **Cosmetic or other defects that do not affect the functioning of the**

Contract Warranty Services

unit.
• Solar Systems and Components (unless otherwise noted in the contract).
• Electronic, computerized, pneumatic, energy or manual management systems.
• Systems or appliances classified by the manufacturer as commercial or commercial equipment modified for domestic use. Any system or appliance that is solely been used for commercial use.
• Systems or appliances will be repaired or replaced with matching similar features, capacity and efficiency. We do not match brand, color or dimensions. If feature is no longer available, Our obligation is limited to equivalent unit based on available existing features.
• Systems and appliances that have no malfunction, that have not failed due to normal wear and tear or that are not installed for diagnosis.
• Service requested prior to the effective date of the coverage or after the expiration date of coverage.
• Service requested for Optional Coverage not purchased, or for options not available to Home Seller.
• Restocking and return shipping fees.

HGHW will determine whether a covered item will be repaired or replaced. We have the right to a second opinion. The Homeowner may order his/her own second opinion but shall be responsible for the cost.

PERMITS AND OTHER FEES
• When government regulations, building, and/or similar code criteria require improvements and/or additional costs to service a covered system and/or appliance including permits, the costs to meet the proper code criteria shall be Your sole responsibility except where otherwise noted in this contract.
• HGHW will be responsible for repairs and/or replacement of covered systems and/or appliances after the proper code criteria are met, except where otherwise noted in this contract.
• When upgrading covered systems, parts or components to maintain compatibility with equipment manufactured to be 14 SEER (Seasonal Energy Efficiency Ratio) compliant, HGHW is not responsible or liable for the cost of construction, carpentry, or other structural modifications made necessary by installing upgraded equipment.
• HGHW is not responsible for the cost to haul away components, systems or appliances that have been replaced (unless otherwise noted in this contract).
• HGHW is not responsible for the cost of cranes or other lifting equipment (unless otherwise noted in this contract).
• HGHW is not responsible for the cost of relocation of equipment.
• The systems or appliance must have a failure in order for the code criteria to apply.

GENERAL EXCLUSIONS
• When parts are necessary for completion of service, HGHW will not be responsible for delays that occur in obtaining those parts. HGHW reserves the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
• This plan does not cover services due to fire, flood, smoke, power failure, surge and/or overload, soil movement, structural changes, design deficiency, inadequate design, accidents, riots, war, vandalism, land subsidence, slope failure.
• This plan does not cover service due to smell or noise not associated with a covered system or appliance failure.
• HGHW is not responsible for consequential or secondary damages resulting from the failure of a covered item and/or failure to provide timely service due to conditions beyond HGHW control, including but not limited to delays in securing parts, equipment, labor difficulties and/or weather.
• 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.
• We do not pay for food spoilage; loss of income; utility bills; or living expenses.
• Common/shared systems and appliances are not covered except for a duplex, triplex, and/or fourplex. If this plan is for a unit within a multiple unit of five or more units, then only items contained within the actual unit will be covered. Common grounds and facilities are excluded unless otherwise covered in this policy.
• The control, remediation, abatement, or removal of mold, mildew, fungi, or bacteria or their byproducts, are not covered even if the failure of an otherwise covered system, component or appliance is the actual or suspected cause of the mold, mildew, fungi, or bacteria. Any necessary service to a covered item that is located adjacent to any area affected by mold, mildew, fungi, or bacteria, will be undertaken only after the homeowner has repaired the condition. Where toxic, hazardous or controlled materials or containments including but not limited to asbestos, PCB's, lead paint or the like are found or suspected, HGHW shall be under no obligation to service or repair the affected item or system.

CASH IN LIEU/REPLACEMENT
We reserve the right to provide Payment in Lieu of repair or replacement in the amount of our actual cost for the following reasons:
a. Age or obsolescence of a covered system or appliance prevents the possibility of repair or replacement; or
b. Emergency; or
c. Repair or replacement cost exceeds the available Coverage Limit Per Plan Term.
HGHW is not responsible for work performed by any a Service Provider once cash in lieu of work has been authorized. HGHW is also not responsible for non-covered work performed or non-covered costs charged by a Service Provider dispatched to provide covered services.

TENNESSEE CONTRACT HOLDERS
This contract may be cancelled by HGHW for the following reasons:
a. Nonpayment of contract fees or other breach of this contract by the customer;
b. Fraud or misrepresentation by the customer and/or customer representative of facts material to HGHW's issuance of this contract; or a change in laws or regulations that has a material effect on the business of HGHW or HGHW's ability to fulfill its obligations under this contract;
c. If you harm or threaten the safety or well-being of HGHW, any employee of HGHW, a service technician, or any property of HGHW or of the paid service technician.
The customer may cancel this contract at any time and for any reason.
If the customer or HGHW cancel the contract following the beginning of the contract term, the cancellation is subject to the following:
a. If contract is cancelled, the customer shall be entitled to a prorated refund of the paid contract fee for the unexpired term, less any unpaid Service Trade Call Fees, an processing fee of $50 or up to 10% of the gross amount paid by the Contract Holder, whichever is less, and less any service costs incurred by HGHW.
b. If the contract fees are billed through a mortgage loan that is later sold or paid in full, then uninterrupted coverage can be arranged by immediately calling 866- 993-2302 to establish an alternate payment method. This contract will be deemed cancelled if the contract holder fails to initiate such payment arrangements within 30 days.

Any translated contracts are for informational purposes only. The official contract is in English and is available on request.

This Plan is backed by the full faith and credit of HomeGuard HomeWarranty of America, Inc., 627 South 48th Street #100, Tempe, AZ 85281

HGHW Home Protection Application

Fill out the information below. Fax to (866) 993-2303, call (866) 993-2301, or apply online at www.HGHW.com

Step One - Pick Your Plan

3 Star Coverage for Home Buyer.

	12 Month	2 Year
Single Family Home	☐ $490	☐ $930
Condo/Townhome/Manufactured Home	☐ $440	☐ $835
Duplex	☐ $740	☐ $1,655
Triplex	☐ $1,115	☐ $2,485
Fourplex	☐ $1,490	☐ $3,315
New Constructions (Years 1-5 or 2-6)	☐ $790	N/A

4 Star Plan for Home Buyer.

	12 Month	2 Year
Single Family Home	☐ $580	☐ $1,090
Condo/Townhome/Manufactured Home	☐ $530	☐ $995
Duplex	☐ $1,040	☐ $2,090
Triplex	☐ $1,565	☐ $3,135
Fourplex	☐ $2,090	☐ $4,175
New Constructions (Years 1-5 or 2-6)	☐ $1,110	N/A

4 Star Plan Plus for Home Buyer.

	12 Month	2 Year
Single Family Home	☐ $690	☐ $1,310
Condo/Townhome/Manufactured Home	☐ $640	☐ $1,215

5 Star Plan for Home Buyer.

	12 Month	2 Year
Single Family Home	☐ $780	☐ $1,470
Condo/Townhome/Manufactured Home	☐ $730	☐ $1,375
Duplex	☐ $1,350	☐ $2,590
Triplex	☐ $1,800	☐ $3,570
Fourplex	☐ $2,450	☐ $4,735
New Constructions (Years 1-6 or 2-7)	☐ $1,390	N/A

5 Star Plan Plus for Home Buyer.

	12 Month	2 Year
Single Family Home	☐ $890	☐ $1,690
Condo/Townhome/Manufactured Home	☐ $840	☐ $1,595

Optional Coverage for Home Sellers

Central Air Conditioning	☐ $70

Optional Coverage for Home Buyer.

****included in 4 Star Plans ***included in 5 Star Plans**	12 Month	2 Year
Home Inspection Discount	☐ ($25)	☐ ($25)
Military/First Responder Discount	☐ ($25)	☐ ($25)
A/C and Heating Pre-Season Tune-Up (per system)	☐ $25	☐ $50
Appliance Limit Upgrade	☐ $100	☐ $200
Appliance Maintenance Plan	☐ $100	☐ $200
Booster Pump	☐ $75	☐ $75
Casita/Guest House (4 Star Plan coverage)		
Under 750 sq. ft.	☐ $300	☐ $570
751-2,500 sq. ft.	☐ $400	☐ $760
Emergency Lodging/Portable A/C or Heater Reimbursement	☐ $100	☐ $200
Enhanced Slab Leak and External Pipe Leak***	☐ $100	☐ $200
Electric Vehicle (EV) Charger	☐ $95	☐ $190
Garage Door Tune-Up** (per door)	☐ $30	☐ $60
Kitchen Refrigerator	☐ $55	☐ $90
+Additional Refrigerator (up to 4 additional units)	☐ $50	☐ $75
Kitchen Refrigerator/Washer and Dryer	☐ $130	☐ $200
Ornamental Fountain (per fountain)	☐ $100	☐ $100
Outdoor Kitchen	☐ $125	☐ $125
Red Tag	☐ $25	☐ $50
Renewal Rate Guarantee	☐ $45	☐ $90
Roof Leak (Limited) (Multi-unit; multiply by number of units)	☐ $100	☐ $100
Septic Tank Pumping	☐ $45	☐ $45
Sewage Ejector Pump	☐ $40	☐ $40
Smart Home***	☐ $100	☐ $200
Solar Hot Water System	☐ $250	☐ $250
Swimming Pool/Spa Equipment	☐ $200	☐ $400
+Solar Pool/Spa Equipment	☐ $250	☐ $250
Washer And Dryer (per set)	☐ $85	☐ $130
Water Heater Tune-Up (per unit)	☐ $25	☐ $50
Water Softener/Reverse Osmosis Water Filtration System	☐ $75	☐ $75
Well Pump	☐ $100	☐ $100
$60 Trade Call Fee	☐ $90	☐ $180

Total Cost (due at close of sale) _____

Step Two - Property Information

Street _____

City _____ State _____ Zip _____

Step Three - Home Buyer/Seller Information

Buyer Name _____

Buyer Mailing Address _____

Buyer Phone # _____

Buyer E-mail Address _____

Seller Name _____

Seller Phone # _____

Seller E-mail Address _____

Step Four - Agent Information

Initiating Agent Information

☐ Listing Agent ☐ Purchasing Agent

Agent Name _____

Company/Office Name _____

Office Phone # _____ City _____

Agent E-mail _____

Agent Phone # _____

Cooperating Agent Information

Agent Name _____

Company/Office Name _____

Office Phone # _____ City _____

Agent E-mail _____

Agent Phone # _____

Title Company Information

Title Officer Name _____

Company/Office Name _____

Office Phone # _____ City _____

Officer Email _____

Escrow # _____ Estimated Close Date _____

Step Five - Sign and Submit

Real estate professionals offer this plan as a service to home sellers and buyers. They receive no commission or compensation for offering this plan. This home warranty is offered in conjunction with a real estate transaction.

_____ **Rejection of Coverage**

I/We acknowledge that I/We have been offered valuable protection within this warranty. I/We understand that I/We are foregoing such valuable protection of my/our own violation. I/We agree to hold harmless and release the Real Estate Agents, Brokers and Closing Agents from any and all liability, for the repair and replacement of any system, physical condition and/or appliance that could have been covered under this warranty.

_____ **Acceptance of Coverage and Authorization of Payment**

Applicant has read the terms and conditions of coverage contained herein and accepts the coverage and authorizes escrow holder to pay HGHW upon close of escrow. Applicant understands HGHW is responsible for services rendered under this plan and not the broker/agent.

Signature _____ **Date** _____

Tennessee Home Protection Plans

Coverage Plan *Plus $95 trade call fee, as applicable.*	3 Star Coverage	4 Star Plan	4 Star Plan Plus	5 Star Plan	5 Star Plan Plus
❑ **Single Family**	$490	$580	$690	$780	$890
❑ **Condo/Townhome/Manufactured Home**	$440	$530	$640	$730	$840
❑ **Multi Unit – Duplex**	$740	$1,040	N/A	$1,350	N/A
❑ **Multi Unit – Triplex**	$1,115	$1,565	N/A	$1,800	N/A
❑ **Multi Unit – Fourplex**	$1,490	$2,090	N/A	$2,450	N/A
❑ **New Construction (Years 1-5 or 2-6)**	$790	$1,110	N/A	N/A	N/A
❑ **New Construction (Years 1-6 or 2-7)**	N/A	N/A	N/A	$1,390	N/A
Ceiling, Attic, Whole House and Exhaust Fans	•	•	•	•	•
Central AC	•	•	•	•	•
Central Vacuum	•	•	•	•	•
Dishwasher	•	•	•	•	•
Doorbells	•	•	•	•	•
Ductwork	•	•	•	•	•
Electrical System	•	•	•	•	•
Garage Door Opener	•	•	•	•	•
Garbage Disposal	•	•	•	•	•
Heating Systems (Primary gas, oil or electric)	•	•	•	•	•
Instant Hot/Cold Water Dispenser	•	•	•	•	•
Microwave Oven (Built-in only)	•	•	•	•	•
Mini Split	•	•	•	•	•
No Hidden Freon Charges	•	•	•	•	•
Oven/Range/Cooktop	•	•	•	•	•
Pest Control (Limited) (Buyer Only)	•	•	•	•	•
Plumbing System Leaks	•	•	•	•	•
Plumbing Stoppages	•	•	•	•	•
Re-Key Service (Buyer Only)	•	•	•	•	•
Roof Leak (Limited) (Single Family and Manufactured Homes) (Buyer Only)	•	•	•	•	•
Trash Compactor	•	•	•	•	•
Water Heater	•	•	•	•	•
Crane, Permits, Code Upgrades, Haul Away, Improper Installation, Repairs or Modifications	N/A	•	•	•	•
Garage Door Tune-Up	N/A	•	•	•	•
Manufacturer Warranty Labor	N/A	•	•	•	•
Mismatched Systems	N/A	•	•	•	•
Washer/Dryer/Kitchen Refrigerator	N/A	N/A	•	N/A	•
Total Protection Plan Enhancements					
Additional Stoppage Coverage	N/A	N/A	N/A	•	•
Additional Plumbing	N/A	N/A	N/A	•	•
Code/Modification Upgrade	N/A	N/A	N/A	•	•
Enhanced Slab Leak and External Pipe Leak Coverage	N/A	N/A	N/A	•	•
Radiant Heat Upgrade	N/A	N/A	N/A	•	•
Smart Home	N/A	N/A	N/A	•	•
Water Heater/Heating System Coverage	N/A	N/A	N/A	•	•
Zone Control Coverage	N/A	N/A	N/A	•	•

Two Year Plans *Plus $95 trade call fee, as applicable*					
❑ **Single Family**	$930	$1,090	$1,310	$1,470	$1,690
❑ **Condo/Townhome/Manufactured Home**	$835	$995	$1,215	$1,375	$1,595

HomeGuard HomeWarranty does business in Tennessee as HomeGuard HomeWarranty of America Inc., a licensed service company.

Optional Coverage for Home Buyers Only

To determine costs of items below for Duplex, Triplex or Fourplex, multiply costs by the number of units. For example, Kitchen Refrigerator on Triplex: 3 x $55 = $165.

**included in 4 Star Plans ***included in 5 Star Plans	12 Month	2 Year
Home Inspection Discount	❑ **($25)**	❑ **($25)**
Military/First Responder Discount	❑ **($25)**	❑ **($25)**
A/C and Heating Pre-Season Tune-up	❑ $25	❑ $50
Appliance Limit Upgrade	❑ $100	❑ $200
Appliance Maintenance Plan **NEW!**	❑ $100	❑ $200
Booster Pump	❑ $75	❑ $75
Casita/Guest House (4 Star Plan Coverage) under 750 sq. ft. 751-2500 sq ft	 ❑ $300 ❑ $400	 ❑ $570 ❑ $760
Electric Vehicle (EV) Charger **NEW!**	❑ $95	❑ $190
Emergency Lodging/Portable A/C or Heater Reimbursement	❑ $100	❑ $200
Enhanced Slab Leak and External Pipe Leak Coverage***	❑ $100	❑ $200
Garage Door Tune-Up (per door)** **NEW!**	❑ $30	❑ $60
Kitchen Refrigerator	❑ $55	❑ $90
Additional Refrigerators (only available when Kitchen Refrigerator option is purchased)	❑ $50	❑ $75
Kitchen Refrigerator/Washer/Dryer	❑ $130	❑ $200
Ornamental Fountain (per fountain)	❑ $100	❑ $100
Outdoor Kitchen	❑ $125	❑ $125
Red Tag (after closing)	❑ $25	❑ $50
Renewal Rate Guarantee	❑ $45	❑ $90
Roof Leak (Limited) (Multi-unit up to Fourplex. Multiply by number of units)	❑ $100	❑ $200
Septic Tank Pumping	❑ $45	❑ $45
Sewage Ejector Pump	❑ $40	❑ $40
Smart Home***	❑ $100	❑ $200
Solar Hot Water System	❑ $250	❑ $250
Solar Pool/Spa Equipment (only available with Pool/Spa Equipment Coverage)	❑ $250	❑ $250
Swimming Pool/Spa Equipment (no additional charge is separate equipment)	❑ $200	❑ $400
Washer/Dryer (per set)	❑ $85	❑ $130
Water Heater Tune-Up (per unit) **NEW!**	❑ $25	❑ $50
Water Softener/Reverse Osmosis Water Filtration System	❑ $75	❑ $75
Well Pump	❑ $100	❑ $100
$60 Trade Call Fee	❑ $90	❑ $180

Seller's Coverage

Includes all items in 3 Star Coverage except for Pest Control (Limited), Re-Key Service, Roof Leak (Limited)

3 Star Seller's Coverage on Single Family Homes, Condos, Townhomes, and Manufactured Homes.	❑
Optional Sellers Coverage Central A/C	❑ $70

(5/6/26)

$95 Trade Call Fee

Plan _____

+ Options _____

Total Cost $ _____

(due at close of sale)

Order: 866-993-2301 • Service: 866-993-2302

www.HGHW.com