



Residential Warranty Services, Inc.

PROTECTING THOSE SIMPLE THINGS



HOME PROTECTION PLAN

*Building Relationships,
One Client at a Time.*

www.rswarranty.com

SAMPLE POLICY

IMPORTANT

This policy covers only the items as described and excludes all others.

Getting Service—Please read your policy carefully and then call RWS at 1-800-544-8156. Please provide us with your information as well as the make of the covered item. The deductible fee will be due to the servicing contractor upon arrival. RWS has the right to select the service contractor, but the responsibility of determining what type of contractor is up to the policyholder. If you request service outside of normal business hours, when available, RWS will not be responsible for additional charges and/or overtime fees. Additional charges may apply to some repairs. We will not be held liable for repair bills without prior authorization.

This service contract is a policy of adhesion, payment indicates acceptance of coverage and its terms and conditions.

Seller Coverage Option (Listing Coverage)

For listing coverage, the aggregate limit of coverage is \$500.00, and the listing coverage period is offered for up to 180 days. The listing coverage carries a deductible of \$100 per claim.

RWS does not cover repairs to pre-existing conditions or defects discovered by a property inspector.

In consideration of coverage provided during the listing period, the seller agrees to purchase a minimum one-year home warranty policy for the buyers upon closing. Additional charges may apply if the home in question requires mandatory additional coverages to meet the minimum coverage requirement.

Aggregate Limit of Liability is \$2500 for each of the four basic home systems (HVAC, Plumbing, Electrical, Appliances) \$10,000 total.

POLICY COVERAGE

Unless otherwise agreed to in writing, this home warranty is a one-year policy, which applies to mechanical breakdowns of the covered items specified herein. The policyholder is entitled to service beyond the date of the warranty's expiration so long as the claim has been filed within the warranty period. However, this policy does not apply to claims made during the policy period resulting from mechanical breakdowns existing prior to the policy's commencement.

The policyholder will receive a renewal notice in the month preceding the expiration of their policy. Policyholders who renew their existing home warranty policy with RWS will receive a renewal discount. For more information regarding renewal of your policy, please call RWS at 1-800-544-8156.

This policy covers only items as described and excludes all others. All repairs will be made/offered in a manner determined by RWS. RWS shall have the sole option of determining in what manner mechanical breakdowns will be corrected. Policyholder has the option of taking a cash payment in lieu of repair on any claim, a decision that must be made after diagnosis by an RWS authorized service provider and before parts have been purchased or ordered and before the commencement of any repairs. Optional/additional coverages are not included unless noted on page 1 under "Policy Type."

The coverages of this policy apply only to items falling within the perimeter of the foundation of the home and attached garage(s). The policy only applies to homes on permanent foundations. Exceptions to the perimeter of the home include the air conditioner, which sits outside the perimeter of the home, and certain optional coverages where the covered component(s) are inherently outside the foundation of the home (i.e. pool/spa mechanical coverage).

MANDATORY ADDITIONAL COVERAGES

Certain additional coverages must be purchased in order for the policy to be utilized for certain claims. If there are multiple appliances of any kind, more than two (2) HVAC systems, multiple compressors, multiple water heaters, multiple sump pumps, or more than three (3) garage door openers; additional coverage must be purchased for the additional units.

CLAIMS

Each and every distinct breakdown of any part or component of any covered mechanical system as determined by an authorized contractor constitutes a distinct claim. The policyholder is responsible for the payment of one deductible or actual cost for each claim, whichever is lower, payable to the contractor at time of service.

DEDUCTIBLE/SERVICE CALL FEE

The deductible is the payment the policyholder must make to the servicing contractor per claim in accordance with this policy. RWS will be responsible for the cost of repair beyond the deductible, subject to the limitations of liability stipulated in this policy. It is possible under certain circumstances for the policyholder to be responsible for multiple deductibles for distinct and unrelated problems with two (or more) components within the same covered mechanical system. For instance, a blower motor and a circuit board are both working parts of a furnace, but would be separate claims even under the coincidental circumstance where both failed at the same point in time.

NON-CLAIMS

In the event of a "non-claim," where a vendor is requested and the problem is neither within the realm of the policy nor related to the vendor's trade, the vendor will charge the entire trip charge to the homeowner. This amount may be higher in some cases than the deductible. The vendor will also charge for any time he has in the diagnosis and determination of the problem as well.

Our claims processors are trained to recognize problems that may fall outside the scope of the warranty and will exercise their discretion to do everything possible to prevent policyholders from incurring such costs in cases that are likely non-claims. The ultimate determination of whether to request service is up to the policyholder.

(continued)



**Do Not Call a Contractor
Prior to Approval
Call 1-800-544-8156
24 Hours
For Claims Service
We will not be liable for
repairs/repair bills without
prior authorization.**



Residential Warranty Services, Inc.



POLICY COVERAGE

MAKING A CLAIM

During business hours on Monday through Friday from 7:30 AM to 5:30 PM, call us at 1-800-544-8156. A claims processor will field your call and ask you to provide contact numbers and a description of the problem. If the claim is not something covered under the warranty policy, we will inform you so that you do not have to pay a deductible for a non-warranty issue. If the claim appears to fall under the warranty coverages provided, then the claims processor will forward your claim to a contractor, who will then call you to schedule an appointment time at your earliest convenience. Emergency calls can be made 24 hours a day at 1-800-544-8156.

DO NOT CALL A CONTRACTOR BEFORE YOU CALL RWS. RWS will not be liable for any costs associated with a contractor selected by the policyholder without prior authorization. Policyholder's contractors contacted prior to making a claim with RWS and without prior authorization will not be considered for servicing any claim, nor will any bill be reimbursed. Keep in mind—RWS does NOT cover components damaged by outside contractors. This includes, but is not limited to scheduled maintenance for HVAC systems. In short, if you are at all unsure whether a problem is covered under this policy, call RWS to find out before having any work done.

CLAIM STATUS

All claims received under the RWS home warranty policy shall be classified according to the following criteria:

- (1) Emergency Claim—A furnace condition resulting in no heat when outdoor temperatures are less than 55° F, a sump pump motor malfunction when the risk of water intrusion via sump pit exists, or an active pressurized water leak where the active leak cannot be temporarily resolved by a valve.
- (2) Urgent Claim—No hot water, no water or a plumbing leak that occurs during normal use of the plumbing system, refrigerator not cooling, A/C not cooling, any other covered life-safety item claim.
- (3) Non-Emergency Claim—Any claim not included in the classification of "emergency" or "urgent" claims.

CONTRACTOR AVAILABILITY AND TYPE

We ask that our contractors call our policyholders to schedule as soon as possible. If you have not received a call within four hours, please call us back so we can follow up and have the contractor call you.

RWS will make every reasonable effort to get a service contractor dispatched within 8 hours under emergency conditions, 48 hours under non-emergency conditions, and 24 hours under urgent conditions, within the customary response time allowable by the trade type. During certain exceptional high volume claim periods, these times may be exceeded. RWS is not responsible for damage caused by delays in service.

It is up to the homeowner to determine the type of contractor they request (i.e. plumber, HVAC, electrician, appliance repair). RWS representatives can assist you in this determination upon request. Should the trade of the contractor requested not be of the trade necessary to fix the covered issue, it will be treated as a "non-claim."

GETTING SERVICE AFTER NORMAL BUSINESS HOURS

NOTE

Any claim, whether classified as Emergency, Urgent, or Non-Emergency may be handled after normal business hours. Urgent and Non-Emergency claims will only be handled after hours based on the availability of RWS authorized contractors.

In the case of an Emergency Claim, RWS may at its option authorize the homeowner to call/use their own contractor so as to prevent unnecessary delays in service. Under such circumstances, RWS shall be notified of the diagnosis and estimates prior to commencement of repair work. RWS will determine after diagnosis by such contractor the extent of coverage in accordance with the prices established for similar work by authorized contractors at RWS negotiated rates, and the policyholder shall be reimbursed in accordance with such rates.

In the event that either RWS objects to the diagnosis of such a contractor, or the policyholder should not accept the allowance offered, RWS will send the first available authorized contractor to diagnose and service the covered items. RWS is not responsible for damage caused by a contractor outside its network of authorized contractors.

RETURN SERVICE CALLS

If the contractor does not adequately rectify the claim on his first visit to your home, and a similar problem persists shortly after a service call, please call RWS to inform them of the unsatisfactory repair. If the problem is related to inadequate repair of the original claim, the contractor will come back out to commence further repairs at no additional cost to the policyholder.

RIGHT OF THE HOMEOWNER

The contractor we send does not have to be the contractor to perform the repair. After the diagnosis, the homeowner may request cash in lieu of repair for that claim. We will not guarantee the work of contractors outside of our network under our "single deductible" per claim policy.

SINGLE DEDUCTIBLE PER CLAIM

RWS is not the servicing contractor. All RWS contractors are screened for mandatory qualifications, insurance, and references. Most RWS contractors have serviced hundreds of RWS claims. As a risk management company, RWS cannot guarantee the work of our contractors, or take responsibility for liabilities they may incur through the course of work. RWS does, however, have a single deductible per claim policy. Should a single mechanical malfunction result in the replacement of a component (i.e. a gas valve, faucet, disposal, motor, switch, relay, etc.), and that same component fails at any time during the same policy year, it shall be fixed or replaced at no additional cost to the policyholder. The circumstances under which it broke must be covered by the warranty and RWS reserves the right to send the same contractor to the home if the problem persists during the same warranty period. Furthermore, it is our policy that our contractors leave a copy of the invoice for work performed at the warranted property for any repair. Each contractor has their own policy on how long they guarantee their workmanship and parts, which may extend beyond the term of your warranty with RWS. Call the contractor for further details.

SECOND OPINIONS

RWS reserves the right to a second opinion after the diagnosis of a covered issue by an approved RWS contractor, at the cost of RWS and at no further cost to the policyholder. In the event of an "emergency" claim as defined by the policy above, if the policyholder incurs hotel fees as a result of RWS exercising the option to receive a second opinion which takes more than 24 hours to complete, RWS shall reimburse the policyholder up to \$59 per night a covered claim's decision is not made.

BASE POLICY Systems Coverage Summary

CENTRAL HEATING SYSTEM

COVERED: This policy will cover up to two (2) heating units including forced air systems, hot water heating systems (up to \$1500), heat pump, geothermal heat pump (up to \$1500), heat exchanger, burners, elements, furnace mounted humidifiers and electronic air cleaners, baseboard electric heating system (where it is the primary heat source only), thermostats (Non-Programmable), accessible interior gas lines, accessible ductwork, and permanently mounted wall units (if primary heat source in home).

NOT COVERED: Steam heating systems, well pump for geothermal systems, underground piping, solar heating systems, inaccessible supply ducts and/or pipes, ducts or piping encased in concrete, coal or woodburning furnaces, furnaces using converted fuel type, fuel oil lines, fuel oil or propane gas storage tanks, lithium/glycol units, any claim involving a well, heat lamps, flues and vents, registers, improperly sized systems, chimneys, grills, clocks, portable units, and any equipment typically intended for use in commercial/non-residential situations.

CENTRAL AIR CONDITIONING SYSTEM

COVERED: Electrical central air conditioning unit or heat pump, including compressors, coils, motors, belts, pulleys and related components attached to air conditioning units, leaking refrigerant lines, thermostats (non-programmable), cleaning of condensate drain lines, float assembly.

NOT COVERED: Gas fired air conditioners, geothermal or lithium/glycol units, window and through wall units, freestanding room units, "burnt" refrigerant or any condition potentially resulting from lightning or electrical surge, any system intended for use other than residential, condenser casings, filters, water towers, roof jacks or stands, chillers and chiller components, improperly sized units, evaporative cooler pads, electronic air filters or cleaners, ductwork, rooftop units.

PLUMBING

COVERED: Water pipes and waste pipes under leaking conditions, gas pipes, vent pipes, faucets (builder standard for replacement), valves, sill cocks, assembly parts within the toilet tank, shower and tub valve (builder standard for replacement), diverter valve, angle stops, risers and gate valves, drain valve, hose bibs, vent and sewer lines, all within the perimeter of the home's foundation and attached garages.

NOT COVERED: Any condition resulting from freeze damage or tree roots, stoppages, bathtubs and showers, shower enclosures and base pans, sinks, toilet seats and lids, conditions involving structural issues including caulk and grout, holding tanks, steam rooms and saunas, lawn sprinkler systems, fire suppression systems, whirlpool bathtub jets, and any loss arising from mineral or chemical deposits, insufficient capacity, or water residue, pressure regulating devices, damage caused by leaks or gaining access to repair leaks, conditions of insufficient water pressure. (continued)

***NOTE: RWS is not responsible for repairs to noncovered items such as drywall, flooring, property, etc. damaged as a consequence of plumbing problems (see limits of liability).

ELECTRICAL

COVERED: Main panels (100 amp minimum, 300 amp maximum), sub-panels, breakers, switches, receptacles, interior wiring, wiring to air conditioning unit, attic and exhaust fan, doorbell wiring, telephone wiring.

NOT COVERED: Fixtures, alarms, carbon monoxide detectors, any loss arising out of power failure or surge, conditions of overload or inadequate capacity, Intercoms, DC components, meter boxes, electrical items located outside the perimeter of the home and attached garage, any repairs necessary up line from the main panel.

WATER HEATER

COVERED: Water heater tank, elements, gas valve and lines, thermocouple.

NOT COVERED: Solar components and systems, holding tanks, any noise or condition involving sediment or lime buildup, flues and vents, thermal expansion tanks.

***NOTE: In the case of replacement, RWS will pay only up to the cost of a conventional tank replacement at up to 75 gallons not to exceed \$800 (see limits of liability). In the case of power vent, high efficiency, larger or commercial units, the policyholder may incur additional charges.

WATER SOFTENER

COVERED: Water softener components and plumbing to and from the unit (up to \$500 aggregate).

NOT COVERED: Softening effectiveness, system failure due to sediment or lime buildup, conditions of insufficient or excessive water pressure, color or purity of the water, water purification systems, reverse osmosis systems, salt replacement, rust or corrosion, systems that do not run on electric power.

SUMP PUMP

COVERED: Standard groundwater sump pump, switches.

NOT COVERED: Battery backup systems, effluent pumps, pedestal systems, any condition resulting from freezing, backup, stoppage, or lack of capacity, grinder pumps.

WHIRLPOOL TUB

COVERED: Whirlpool motor and pump assemblies for built-in units only.

NOT COVERED: Jets, units without access to pump and motor assembly.

GARAGE DOOR OPENER

COVERED: Up to three garage door opener units, of a standard residential grade, including motor, receiver board, relays, switches, drive trains, capacitors, push arm, track assembly.

NOT COVERED: Springs, doors, door hardware, hinges, remote sending units, units not meeting current safety standards, frequency interference, corrosion resulting from moisture, standard maintenance, infrared sensors, chains.

APPLIANCES

Kitchen Refrigerator

COVERED: Refrigerator or combination refrigerator/freezer, icemaker, compressors, condensers, evaporators, fan motors, timers, thermostats, wiring

NOT COVERED: Racks, shelves, structural components, food spoilage, beverage dispensers and their respective equipment, insulation, secondary units (requires additional coverage), panels and cabinetry, door seals, drawers, audio/video components, external thermostats, door alarms.

Range/Oven

COVERED: Elements, burners, over range exhaust fan, thermostats, wiring, igniters and other related components and parts to a built-in Range/Oven.

NOT COVERED: Secondary unit (optional coverage for additional unit), Clocks, self cleaning systems, meat probes, racks, rotisseries, handles, knobs, shelves, door seals, magnetic induction units, and cleaning and calibration of the unit. Dual fuel and Dual Oven/Range units require additional coverage. Sensi-temp burners will be replaced with standard burners.

Dishwasher

COVERED: Built-in dishwashing unit and related parts and equipment, including timers, motors, heating elements, hinges and latches, wash arms, fill valves, and spray arm.

NOT COVERED: Racks, baskets, rollers, handles and knobs, door seals, dispensers, internal shell, panel and cabinetry, effectiveness of cleaning, valves clogged by sediment or lime buildup.

Microwave

COVERED: Built-in microwave, parts, and components including electric timer, transformer, magnetron tube, door latch, and touch tone panel.

NOT COVERED: Glass, countertop units, clocks, rotisseries, cooking accessories, interior linings, shelves, knobs, racks, removable tray, lights, panels and cabinetry, toaster units, and units working in combination with wall oven.

Garbage Disposal

COVERED: Built-in garbage disposal and all related parts and components, including motor, wiring, blades, switches and casing.

NOT COVERED: Failure due to a clog, corrosion or rust.

Exhaust Fan

COVERED: All parts and components of standard size overhead exhaust fans, both recirculating and non.

Trash Compactor

COVERED: Built-in trash compactor and component parts, including motors, switches and relays, wiring, and tracks.

NOT COVERED: Lock and key assemblies and removable buckets, door seals, knobs/handles/pedals, racks, panel and cabinetry, automatic deodorizers, and loss due to corrosion/rust.

CANCELLATION

RWS may cancel this non-refundable contract under any of the following conditions: (1) In the event of fraud or misrepresentation by the purchaser, seller, or any other entity not associated with RWS, (2) If the policyholder fails to pay the deductible for any item serviced, (3) If any covered equipment is serviced by anyone other than a RWS representative or company authorized by RWS to perform service, (4) If the home is vacated or unoccupied for a period of over thirty (30) consecutive days, and (5) If the transaction does not close and the seller elects to remove from listing status, a \$35 processing fee will be charged.

UPGRADE PACKAGE

"GOLD PACKAGE"—Comprehensive Buyer Upgrade
\$129.00

For just \$129, RWS offers our customers the opportunity to upgrade their warranty to the "Gold Package." This package offers the policyholder a myriad of additional coverage under their warranty beyond the base package. The "Gold Package" upgrade affords the policyholder the following:

- Up to \$400 toward mandatory code upgrades on any covered repair
- Water Heater: Sediment
- Heating System: disposable filters and heat lamps
- Garage Door Opener: Hinges, Springs, and remote transmitter/keypad
- Dishwasher: Racks, baskets, and rollers
- Microwave Oven: Interior lining, clocks, and shelves
- Range/Oven: Clocks, rotisseries, racks, handles, knobs, and interior lining
- Smoke Detector: Both battery operated and Hardwired Systems
- Drain Line Stoppage
- Up to \$100 towards restoring "rough" drywall necessary as a result of a plumbing repair.
- Washer/Dryer Coverage
- Roof Leak Repair Coverage
- Termite Treatment Coverage

OPTIONAL COVERAGE

Optional/Additional Coverages Summary
Only Applicable when additional fee is paid

Additional HVAC System: Required coverage for any home with more than two (2) HVAC systems.

Additional Water Heater: Required coverage for any home with more than one (1) water heater

Additional Sump Pump: Required coverage for any home with more than one (1) sump pump. Not available for battery powered sump pumps.

Additional Kitchen Appliance: Required coverage when main kitchen has more than one (1) oven, stove, microwave, exhaust fan, garbage disposal, dishwasher, refrigerator, or trash compactor.

POOL/SPA MECHANICAL

COVERED: In-ground pool and spa mechanical systems including above ground accessible piping, above ground accessible working components of the pumping, heating, and filtration system, heaters, primary circulator pump and motor, relays, impellers, filters, back flush valves, pressure gauges, housings, and laterals.

NOT COVERED: Liners, structural defects, underground components, ionizers, chlorinators, maintenance, filter media, any condition arising from the process of opening or closing the pool, pool cover, cover motors, skimmers, pop up heads, waterfalls or fountains, pool sweeps, cleaning equipment, lights, jets.

WELL PUMP

COVERED: Well pump, electrical and plumbing lines to and from the unit, pressure switch, motor, impellers, seals, controls. Aggregate limit of \$400.

NOT COVERED: Well drilling, pressure tanks, geothermal pumps, booster pumps, hoisting or removal, redrilling of wells, well casings, failure due to well impurity, excavation or other charges necessary to gain access to the pump, joint wells, and tampering.

SEWAGE PUMP (or Lift Station)

COVERED: One sewage pump, adjacent to plumbing lines, power supply. Aggregate limit \$900.

NOT COVERED: Debris stuck in pump.

SEPTIC TANK PUMPING

COVERED: Up to one tank pumping in the case of system failure due to a full septic tank. Coverage may only become effective if a septic certification was completed within 90 days prior to close of sale and only becomes effective 30 days after the closing.

NOT COVERED: Multiple pumpings, leach fields and other septic components, disposal of waste, chemical treatments, tanks, cesspools, the cost of gaining or finding access to the septic tank.

GARAGE DOOR SPRING

COVERED: Up to two (2) failed garage door spring replacements per policy year.

(continued)

WASHER/DRYER

COVERED: One washer and one dryer, related components including motors, pumps, timers, wiring, relays and switches, belts, hoses, thermostats, heating elements and burners, gas valve, and pulleys.

NOT COVERED: Damaged clothing, soap dispensers, plastic tubs, filter screens, knobs, dials, venting, lint screen, door seals, secondary units, panels and cabinetry.

ROOF LEAK REPAIR

COVERED: Leaks only, to rolled roofing, composition shingles, and flashing.

NOT COVERED: Water damage, leaks resulting from wind and storm conditions (or any harsh weather conditions), missing shingles, preexisting leaks, routine periodic maintenance, damage due to persons walking or standing on roof, gutters.

TERMITE TREATMENT

COVERED: Conventional chemical treatment in the case of a new infestation and a clear pest infestation report in the 90 days prior to the start of the policy.

NOT COVERED: Baiting systems, infestations resulting from removal or non-maintenance of baiting systems, damage caused by wood destroying insects, infestation in decks, fencing or any other area outside the perimeter of the foundation of the home and attached garage.

DRAIN LINE STOPPAGE

COVERED: Stoppages accessible and clearable by a ninety (90) foot standard sewer cable.

NOT COVERED: Outside influences, such as roots, excavation, modifications to sewer lines to make them accessible.

LIMITS OF LIABILITY

1. Units/items rusted beyond repair before the end of the 30 day period after policy commencement or during listing coverage are not covered. This includes any and all rust conditions and leaks in coils and water heaters.
2. Any upgrade required by code or law is not covered. If a covered system repair or replacement involves an upgrade for any reason, the additional cost is the responsibility of the policyholder.
3. RWS is not responsible for the cost to gain access or close access to a covered item.
4. RWS reserves the right to a second opinion at no additional charge to the policyholder.
5. Coverage for any items encased in concrete is limited to \$400 aggregate.
6. RWS does not cover items where environmental issues arise such as lead, mold, or asbestos.
7. RWS does not cover consequential or secondary damage caused by malfunctions of covered items. For example, if a covered plumbing issue results in damage to drywall on the walls or ceiling of the house, RWS is not responsible for these secondary damages. RWS is not an insurer.
8. RWS does not pay for the costs of permits.
9. RWS reserves the right to make a cash payment to a policyholder in lieu of repair/replacement. The cash payment will reflect RWS negotiated cost for service and may be less than retail.
10. RWS will pay only up to the cost of a conventional tank replacement at up to 75 gallons for any water heater replacement, not to exceed \$800. In the case of power vent, high efficiency, larger or commercial units, the policyholder will likely incur additional charges. RWS will pay a maximum of \$250 for induction fans on water heaters during any repairs.
11. Repairs necessary as a result of any act of nature, misuse, abuse, lack of maintenance, wind, rain, tornado, fire, hurricane, riots, civil commotion, or any other outside influence, natural or unnatural, are not covered under this policy.
12. Any information pertaining to optional coverages generally in this contract is not an indication of coverage. Please refer to your policy to see which additional coverage(s) have been elected. Any Additional Coverage is specifically excluded unless elected prior to mechanical malfunction and paid in full.
13. Solar systems, holding tanks, system management controllers, smoke detectors and alarm systems are not covered under this policy unless included in an optional package.
14. Commercial equipment is not covered. Any non-domestic equipment is limited to \$500 aggregate coverage for the policy term. Any ultra-premium or commercial-like appliances, double wall ovens, combination ovens (i.e. Oven/microwave) have an aggregate coverage limit of \$600.
15. RWS has the sole right of determining whether a component shall be repaired or replaced. Replacement shall have similar capacity and features, however, RWS is not responsible for matching brand, colors, dimensions, or modifying cabinets or structure of any kind. Should the policyholder wish to replace a repairable item, at their election, the policyholder may choose to receive a cash payment or allowance in lieu of repair. In such cases, the cash payment shall be made in accordance with RWS negotiated service rates.
16. Policyholder is responsible for the difference in costs for any refrigerants other than R-22, for blower motors other than standard AC motors, and for units and components in excess of 5 tons capacity. Policyholder is responsible for the costs of access to units when on rooftops or elevated. RWS will not cover linesets traveling through community property.

17. RWS shall be responsible only for the costs of installation of a similar part in the case of an obsolete or unavailable part.
18. This policy does not apply to leased equipment and any other manufacturer's warranty. All other warranty coverage shall be exhausted first. Coverage applies only to real property.
19. In homes where there are multiple of any type of system, each system must be covered in order for policy to be valid. Failure to elect and pay for mandatory additional coverages may void the policy and result in cancellation.
20. This policy is a service contract and not a reimbursement policy. You must call for service at 1-800-544-8156.
21. Optional coverages limitations: Roof Repair coverage is limited to \$400 aggregate, Septic tank pumping is limited to \$300 aggregate, Pool/Spa coverage is limited to \$500 for heaters and \$500 for all other components, Well pump coverage is limited to \$400, Sewage Pump Coverage is limited to \$900, Washer/Dryer coverage is limited to \$400 for each unit, Termite Treatment is limited to \$700, Drain line Stoppage is limited to \$275, and Garage Door spring coverage is limited to \$250 aggregate.
22. The policyholder is ultimately responsible for determining what type of service contractor (i.e. HVAC, plumber, electrician, etc.) is dispatched for a claim. An RWS claims handler can assist the policyholder in this determination upon request. However, the ultimate responsibility of the type of contractor is the policyholder. Should the requested contractor not be of the trade necessary to fix the covered problem, it will be treated as a "non-claim."
23. In the event of a "non-claim," where a vendor is requested and the problem is either not within the realm of the policy or unrelated to the vendor's trade, the vendor will charge the entire trip charge to the policyholder. This amount may be higher than the deductible in some cases. The vendor will also charge for any time he/she has in diagnosis and determination of the problem as well.
24. Rights of the homeowner: The contractor we send to service a claim does not have to be the contractor to perform the repair work. After diagnosis of the problem, the homeowner may request a cash payment in lieu of repair for that claim. RWS does not guarantee the work performed by contractors outside of our network of authorized contractors under our "single deductible" per claim policy. (see below)
25. Single Deductible Per Claim Policy: RWS is not the servicing contractor. All RWS contractors are screened for mandatory qualifications, insurance, and references. Most RWS contractors have serviced hundreds of RWS claims for our policyholders. As a risk management company, we cannot guarantee the work of our contractors, or take responsibility for liabilities they may incur through the course of work. We do, however, have a single deductible per claim policy. Should a single mechanical malfunction result in the replacement of a component (i.e. a gas valve, faucet, disposal, motor, switch, relay, etc.), and that same component fails at any time during the same policy year, it will be fixed and/or replaced at no further cost to the policyholder. The circumstances under which it broke must be covered by the warranty and we reserve the right to send the same contractor to your home if the problem reoccurs within the warranty period. Furthermore, it is our policy that the contractor leave a copy of the invoice or work performed at the policyholder's home for any repair. Each contractor has their own policy on how long they guarantee their workmanship and parts, which may extend beyond the term of your warranty with us. Please call your contractor for details.
26. This policy covers only items falling within the perimeter of the foundation of the home and attached garages. We only cover homes on permanent foundations. Exceptions to the perimeter of the home clause include the air conditioner, which sits outside the perimeter of the home, and certain optional coverages where the covered component(s) are inherently outside the foundation of the home.



Residential Warranty Services, Inc.

*Building Relationships,
One Client at a Time.*

317.573.2088 phone
877.307.7056 fax
800.544.8156 toll free

www.rswarranty.com



Residential Warranty Services, Inc.

No one knows more about home repair.

Most home warranties exclude common household mechanical components such as garage door openers, icemakers, refrigerators, humidifiers, and electronic air cleaners. Residential Warranty Services offer more, and has been delivering on this promise since 1988.

Enjoy peace of mind.

Breaks, repairs, malfunctions...they never happen at a good time. But with the protection of Residential Warranty Services, you can enjoy peace of mind and avoid about costly repairs.



Protect your investment.

1.800.544.8156

www.rswarranty.com



Base plans <i>please choose one</i>	Price	
\$75 Deductible	\$350	
\$50 Deductible	\$380	
Duplex	\$625	
Triplex	\$925	
Fourplex	\$1295	
Optional	Price	
Pool & Spa	\$165	
Additional Water Heater	\$45	
Additional Furnace/HVAC	\$75	
Washer/Dryer	\$35	
Additional Sump Pump	\$35	
Additional Kitchen Appliance	\$25	
Well Pump	\$75	
Sewage Pump	\$85	
Septic Tank Pumping	\$35	
Garage Door Spring	\$25	
Roof Leak Repair	\$45	
Termite Treatment	\$30	
Drain Line Stoppage	\$45	
Gold Package Upgrade	\$120	
\$400 Upgrade Bonus (13 SEER)	Included	
\$300 Code Upgrades with claim	Included	
Garage Door Spring	Included	
Alarm Wiring	Included	
Attic Fan	Included	
Termite Treatment	Included	
Washer/Dryer	Included	
TOTAL POLICY COST:		

BASIC WARRANTY

HVAC | Plumbing | Electric | Water Heater | Water Softener | Sump Pump
Garage Door Opener | Exhaust Fan | Dishwasher | Garbage Disposal
Microwave | Range/Oven Trash Compactor | Refrigerator | Whirlpool Motor

OPTIONAL

Pool Mechanical | Spa Mechanical | Well Pump | Sewage Pump
Washer/Dryer | Roof Leak Repair | Termite Treatment | Drain Line Stoppage
Septic Tank Pumping | Garage Door Spring

WARRANTY APPLICATION

Buyer's Coverage Listing Coverage

PROPERTY TO BE COVERED

Street _____

City _____ State _____ Zip _____

Seller _____ Phone # (____) _____

Buyer _____ Phone # (____) _____

AGENT INFORMATION

Listing Agent _____ Procured

Office _____ Phone # (____) _____

Listing Expiration Date _____

Selling Agent _____ Procured

Office _____ Phone # (____) _____

Title Company Name _____

Closer _____

Phone # (____) _____ Fax # (____) _____

Address _____

Inspection Company _____

Phone # (____) _____

Closing Date _____

Deliver to: Closing Agent Residence

After being presented with this policy, and being made aware that the agent/agency is not liable for any future repairs related to the subject policy, the client wishes to
 Accept Decline the home warranty coverage and understands fully the terms and conditions contained herein.

Client Signature _____ Date _____

Printed _____

TO ORDER

Call: 800.544.8156

Fax: 877.307.7056

Mail: Residential Warranty Services

P.O. Box 797

Carmel, IN 46082

FOR SERVICE

Call: 800.544.8156 24 hours a day