

Assurant Home Warranty Coverage Confirmation

This document contains important information about your Plan and Eligible Coverages. For more details about Coverages, Exclusions, and Obtaining Service & Support, please refer to your Plan's Terms and Conditions.

Plan Summary

Your Information

Customer Name	Joe Smith	Covered Home Address	98 Candlewood Lane Cabot Cove, ME 12345
Phone Number	123-456-7890	Covered Home Type	[Single-Family Home] [Mobile Home] [Condominium] [Townhome] [Duplex] [Triplex] [0–5,000 Square Feet] [5,000–10,000 Square Feet]
Email Address	123@gmail.com	Mailing Address	98 Candlewood Lane Cabot Cove, ME 12345

Your Plan Agreement Information

Plan Number	111222333	Plan Name	Assurant Home Warranty [Listing Coverage] [Essential Plan] [Enhanced Plan] [Premium Plan]
Agreement Type	[Initial] or [Renewal]	Agreement Term	[1 year Automatically renews annually until cancelled or non-renewed*] [Listing Coverage: 6 months] [New Construction: 5 years This plan will not renew]
Plan Start Date	01/15/2026	Plan Renewal Date	01/15/2027
Plan Price	[\$1,000]	Payment Frequency	One-time
Payment Amount	[\$1,000]	Coverage Wait Period	[0 Days] [New Construction: 365 Days] The following coverages will be available: Power Surge Protection, Technical Support for Home Electronics

Resell: *To update your billing information, visit <https://ahw.assurant.com/>

Your Coverage Information

Your Service Fees**

Service Fee: A service fee (when applicable) will be collected for each Service Request for Your Covered Items.	[\$75] [\$100] [\$125]
Rekey Service	[Listing Coverage: Not included]; [Essential Plan: See Service Fee]; [Enhanced Plan: See Service Fee]; [Premium Plan: One Service included per 12 months, then Service Fee]
Pre-Season HVAC Tune-Ups	[Listing Coverage: Not included]; [Essential Plan: \$100/Unit]; [Enhanced Plan: \$100/Unit]; [Premium Plan: One Unit included per 12 months, then \$100/unit]

** If we arrange with you to find and schedule your own licensed technician, you will not be charged a Service Fee.

Your Covered Items and Coverage Limits

Covered Item: Refer to your Plan's Terms and Conditions for a definition.

Aggregate Claims Limit: This is the maximum amount we will pay for all Service Requests under this plan during a twelve (12) month period beginning with your plan start date.

[Listing Coverage: \$1,500]; [Essential Plan: \$50,000]; [Enhanced Plan: \$50,000]; [Premium Plan: \$50,000]

Restoration Limit: This is the maximum amount we will pay to access the Covered Item as part of a Service Request behind concrete and to patch the access point upon completion to a rough finish (patching the concrete hole without sanding and painting). This limit is independent of Your Coverage Limit.

[Listing Coverage: \$1,000]; [Essential Plan: \$1,000]; [Enhanced Plan: \$1,000]; [Premium Plan: \$1,000]

Systems	Coverage Limit (Each 12 Month Period, Beginning on Plan Start Date)
Includes all eligible Items within each category	
Heating and Cooling	<p>[Listing Coverage: \$1,500]; [Essential Plan: \$30,000, or \$15,000 if opted out of Cooling coverage]; [Enhanced Plan: \$30,000 or \$15,000 if opted out of Cooling coverage]; [Premium Plan: \$30,000 or \$15,000 if opted out of Cooling coverage]</p> <p>[Listing Coverage: For the following types of Heating and Cooling Systems, the Covered Item limit is \$1,500: Glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps];</p> <p>[Essential Plan: For the following types of Heating and Cooling Systems, the Covered Item limit is \$2,000: Glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps];</p> <p>[Enhanced Plan: For the following types of Heating and Cooling Systems, the Covered Item limit is \$2,000: Glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps];</p> <p>[Premium Plan: For the following types of Heating and Cooling Systems, the Covered Item limit is \$2,000: Glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps]</p> <p>Refrigerant: [Listing Coverage: \$10/LB, included in Coverage Limit]; [Essential Plan: \$10/LB, included in Coverage Limit]; [Enhanced Plan: \$10/LB, included in Coverage Limit]; [Premium Plan: Unlimited]</p>
Ductwork	[Listing Coverage: \$1,500]; [Essential Plan: \$15,000]; [Enhanced Plan: \$15,000]; [Premium Plan: \$15,000]
Plumbing	See Aggregate Claims Limit Sewage Ejector Pumps: \$500
Electrical	See Aggregate Claims Limit

Your Covered Items and Coverage Limits

Appliances	Coverage Limit (Each 12 Month Period, Beginning on Plan Start Date)
Dishwashers	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Refrigerators	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000 Food Spoilage benefit will not be provided]; [Premium Plan: \$7,000 Food Spoilage benefit will not be provided]
Ranges/Ovens/Cooktops	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Built-in Microwave Ovens	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Garbage Disposals	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Installed Instant Hot/Cold Water Dispensers	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Clothes Washer	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Clothes Dryer	[Listing Coverage: None]; [Essential Plan: None]; [Enhanced Plan: \$4,000]; [Premium Plan: \$7,000]
Additional Coverages & Services	Coverage Limit (Each 12 Month Period, Beginning on Plan Start Date)
Correction of [Code Violations], [Permits], & [Modifications]	[Listing Coverage: Code Violations: \$250 Permits: \$250]; [Essential Plan: Code Violations: \$250 Permits: \$250, Only available during initial plan term]; [Enhanced Plan: Code Violations: \$250 Permits: \$250, Only available during initial plan term]; [Premium Plan: \$1,000 Only available during initial plan term]
Hotel Stay Reimbursement	<p>[Listing Coverage: Not available]; [Essential Plan: Available as an optional add-on];</p> <p>[Enhanced Plan Must be pre-approved following a Covered Breakdown to your Heating, Cooling, or Plumbing System. \$200 per night 6 nights \$1,200 total 1 claim maximum];</p> <p>[Premium Plan Must be pre-approved following a Covered Breakdown to your Heating, Cooling, or Plumbing System. \$200 per night 6 nights \$1,200 total 1 claim maximum]</p>
Rekey Service	[Listing Coverage: Not available]; [Essential Plan: One service maximum. Only available during initial plan term.]; [Enhanced Plan: One service maximum. Only available during initial plan term.]; [Premium Plan: One service maximum. Only available during initial plan term.]
Pre-Season HVAC Tune-Ups	[Listing Coverage: Not available]; [Essential Plan: One Cooling System tune-up in the Spring. One Heating System tune-up in the Fall.]; [Enhanced Plan: One Cooling System tune-up in the Spring. One Heating System tune-up in the Fall.]; [Premium Plan: One Cooling System tune-up in the Spring. One Heating System tune-up in the Fall.]
Technical Support for Smart Home Electronics	[Listing Coverage: Not available]; [Essential Plan: Unlimited]; [Enhanced Plan: Unlimited]; [Premium Plan: Unlimited]

Additional Coverages & Services	Coverage Limit (Each 12 Month Period, Beginning on Plan Start Date)
Power Surge Protection	[Listing Coverage: Not available]; [Essential Plan: \$1,000]; [Enhanced Plan: \$1,000]; [Premium Plan: \$1,000]
Roof Leak Repair	[Listing Coverage: Not available]; [Essential Plan: \$1,000 with optional add-on only]; [Enhanced Plan: \$1,000 with optional add-on]; [Premium Plan: \$1,000] <i>Note: Only available for Single-Family Home properties</i>
Built-In Freshwater Pool/Spa	[Listing Coverage: Not available]; [Essential Plan: \$3,000 with optional add-on only]; [Enhanced Plan: \$3,000 with optional add-on only]; [Premium Plan: \$3,000 with optional add-on only]
Built-In Saltwater Pool/Spa	[Listing Coverage: Not available]; [Essential Plan: \$3,000 with optional add-on only]; [Enhanced Plan: \$3,000 with optional add-on only]; [Premium Plan: \$3,000 with optional add-on only]
Hot Tubs and Swim Spas	[Listing Coverage: Not available]; [Essential Plan: \$3,000 with optional add-on only]; [Enhanced Plan: \$3,000 with optional add-on only]; [Premium Plan: \$3,000 with optional add-on only] <i>Note: Not available for Condominium or Townhome properties</i>
Stand-alone Freezer	[Listing Coverage: Not available]; [Essential Plan: \$1,000 with optional add-on only, Food Spoilage benefit will not be provided]; [Enhanced Plan: \$1,000 with optional add-on only, Food Spoilage benefit will not be provided]; [Premium Plan: \$1,000 with optional add-on only, Food Spoilage benefit will not be provided]
Specialty Refrigeration Units	[Listing Coverage: Not available]; [Essential Plan: Not available]; [Enhanced Plan: \$1,000 with optional add-on only, Food spoilage benefit will not be provided]; [Premium Plan: \$1,000 with optional add-on only, Food spoilage benefit will not be provided] <i>Note: Not available for Condominium, Townhome, Duplex, or Triplex properties</i>
Guest House Unit	[Listing Coverage: Not available]; [Essential Plan: Included in base plan limits with optional add-on only]; [Enhanced Plan: Included in base plan limits with optional add-on only]; [Premium Plan: Included in base plan limits with optional add-on only,] <i>Note: Only available for Single-Family Home or Mobile Home properties</i>
Well Pump	[Listing Coverage: Not available]; [Essential Plan: \$1,500 with optional add-on only]; [Enhanced Plan: \$1,500 with optional add-on only]; [Premium Plan: \$1,500 with optional add-on only,] <i>Note: Only available for Single-Family Home, Mobile Home, Duplex, or Triplex properties</i>
Septic System	[Listing Coverage: Not available]; [Essential Plan: \$500 with optional add-on only]; [Enhanced Plan: \$500 with optional add-on only]; [Premium Plan: \$500 with optional add-on only,] <i>Note: Only available for Single-Family Home, Mobile Home, Duplex, or Triplex properties</i>
Water Softener/Reverse Osmosis Filtration Systems	[Listing Coverage: Not available]; [Essential Plan: \$500 with optional add-on only]; [Enhanced Plan: \$500 with optional add-on only]; [Premium Plan: \$500 with optional add-on only,] <i>Note: Only available for Single-Family Home, Duplex, or Triplex properties</i>

ASSURANT HOME WARRANTY HOME SERVICE AGREEMENT TERMS AND CONDITIONS

This Home Service Agreement (“Plan”) is issued to You and includes the terms and conditions below, any state specific disclosures, any other applicable disclosures, as well as Your Coverage Confirmation. This Plan provides benefits for the Covered Items and the services described on Your Coverage Confirmation. We may require You to provide Your proof of Plan purchase along with any Covered Item receipts prior to Your Service Requests. This is not an insurance contract.

DEFINITIONS

Administrator means the entity responsible for managing the benefits and services outlined in this Plan. The Plan Administrator is TWG Home Warranty Services. The address and phone number for the Administrator is PO Box 4516, Chicago, IL 60680-4516, 833-924-0189.

Aggregate Claims Limit means the maximum amount We will pay for all Service Requests under this Plan as listed on Your Coverage Confirmation.

Breakdown means the failure of a Covered Item’s parts and components due to the natural deterioration of the Covered Item that occurs over time when used in its intended manner during the Plan Term. Any failure that occurs during the manufacturer’s/seller’s warranty period, the builder’s warranty period, or any installer’s warranty period is the responsibility of that entity. Any breakdown covered by Your HOA governing documents or community also is the responsibility of that entity.

Coverage Confirmation means the document that provides the information about Your Plan, including Plan Summary (Covered Home Address, Plan Start Date, Plan End Date, Plan Renewal Date, Coverage and any applicable Wait Period), Payment Information, and Coverage Information (Service Fee, Aggregate Claims Limit, Coverage Limit, Restoration Limit, and Depreciation Schedule).

Coverage Limit means the maximum amount We will pay per Covered Item or Service Requests under this Plan as listed on Your Coverage Confirmation.

Covered Home (“Home”) means the residential property located at the address listed on your Coverage Confirmation. Your Covered Home includes 1) Your single family primary structure (10K square feet or less) or single family townhouse (5K square feet or less) and its attached and fully enclosed garage; or 2) Your specific unit of a multi family property (5K square feet or less); or 3) Your mobile or manufactured home (5k square feet or less) permanently secured to its foundation. Covered Home does not include separate outside structures primarily used for storage, sheds, or any storage facilities or shared amenities within a multi family structure or mobile home community.

Covered Items means Your eligible systems and appliances, owned by You 1) as listed on Your Coverage Confirmation; 2) that are manufactured for use within the United States; 3) located

within Your Home; 4) that are in proper working condition at the time of Plan Start Date; and 5) are registered by You (when required) and approved by Us. Common area systems, appliances, or amenities owned and used by the community are the responsibility of the community and are not considered Covered Items.

Food Spoilage means coverage for perishable food items in Your refrigerator and/or freezer that spoil due to a Covered Item’s Breakdown. This Plan reimburses You for any food loss (including tax) up to the Coverage Limit as listed on Your Coverage Confirmation. We require proof of loss for this benefit.

Guest House means a secondary residential structure that is separate from Your Home, but located at the same residential address listed on Your Coverage Confirmation. The Guest House must be 750 square feet or less and it does not include any additional structures separate from the Guest House. Guest House is an optional coverage that is available to You when purchased at enrollment and listed on Your Coverage Confirmation.

Power Surge Protection (“Power Surge”) means coverage for the repair or replacement of Your Covered Item(s) from failure due to power surge or a voltage oversupply. Power Surge does not include breakdowns resulting from a lightning strike or the improper installation or connection of the Covered Item(s) to their power source.

Provider means the entity that is contractually obligated to You under the terms of this Plan. The Plan Provider is TWG Home Warranty Services, Inc., in all states except in Florida where the Provider is Service Plan of Florida, Inc., and in California where the Provider is Virginia Surety Company, Inc. The address and phone number of each Provider is PO Box 4516, Chicago, IL 60680-4516, 833-924-0189.

Restoration Limit means the maximum amount We will pay to access the Covered Item as part of a Service Request behind concrete and to patch the access point upon completion to a rough finish (patching the concrete hole without sanding and painting). This limit is independent of Your Coverage Limit.

Service Request means a claim to repair or replace a Covered Item under the Plan, or a request for a covered service within Your Covered Home.

We/Us/Our means the Provider, the Administrator, or our third party authorized service technician(s).

You/Your means the owner of the Home covered under this Plan.

WHEN COVERAGE BEGINS AND ENDS

Your Plan Start Date, Term, Plan End Date, and other coverage specifics are listed on Your Coverage Confirmation.

We may disapprove Your enrollment request for any reason. Should We disapprove coverage, We will notify You within thirty (30) days of Your enrollment request and refund any applicable price paid.

Should You choose to modify Your Plan benefits by adding to and/or cancelling specific coverage(s) for Your Home during the Plan term, benefits for Your additional coverages begin the day the addition is made and all incremental payments are made, coverage for any deleted benefits end on the date You elect for coverage to end. You may view and modify Your Plan benefits by visiting us at AssurantHomeWarranty.com.

For those who purchase a renewable term option (when offered), Your participation renews automatically at the end of Your Plan term as listed on Your Coverage Confirmation unless cancelled or not renewed previously by either You or Us.

WHAT IS COVERED

In exchange for the price paid, this Plan covers the parts and labor to repair any Breakdown of the Covered Items within one or more of the following categories as listed on Your Coverage Confirmation. Unless stated otherwise under an individual system category, we will cover all eligible items in the house for each system category (for example, heating and/or cooling systems, refrigerators, washer/dryers, etc.). If the manufacturer's warranty of a Covered Item provides the replacement part but not labor or the installer's warranty covers labor and not the parts at the time of Breakdown, this Plan will provide the applicable uncovered parts or labor to repair the Covered Item.

If We are unable to repair the Breakdown, We will, at our option, replace the Covered Item as detailed in Repair and Replacement Options.

We will provide access to a Covered Item when required through one layer of unobstructed drywall, and return the work area to a rough finish (patch the opening without sanding and painting).

Should access to the Covered Item be available only through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage to access the Covered Item and to restore the work area upon completion to a rough finish (patching the concrete hole without sanding and painting), including any rerouting up to the Restoration Limit.

Refer to Your Coverage Confirmation for Your Plan's Aggregate Claims Limits, Coverage Limits, and Restoration Limits applicable to Your Covered Items.

MAJOR SYSTEMS

HEATING AND AIR CONDITIONING SYSTEMS

This Plan covers needed Heating or Cooling System part upgrades to comply with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards as part of an authorized repair or replacement. We also provide associated duct connections,

plenums, and indoor electrical lines including disconnect (when required).

1. Heating Systems

Coverage Includes: Breakdown to Your permanently installed heating systems (up to 5 tons) including floor furnaces, geothermal units (the parts and components above ground inside the Covered Home), package units, heat pumps, wall heating units, mini-splits, hot water or steam circulating heat, electric baseboard, installed humidifiers, and installed dehumidifiers.

Coverage Excludes: Fuel storage tanks, geothermal systems located outside or under the Home's main foundation, radiant cable heat, portable humidifiers, and portable dehumidifiers, ultraviolet lights, home purification systems, fireplaces (including gas lines), and grain, pellet, coal or wood heating units, municipal or state mandated testing.

2. Cooling Systems

Coverage Includes: Breakdown to Your permanently installed air conditioning systems (up to 5 tons), ducted central electric split and package units, geothermal units (the parts and components above ground inside the Covered Home), evaporative coolers, wall air conditioners, mini-splits, installed humidifiers and dehumidifiers, and required refrigerants.

Coverage Excludes: Fuel storage tanks, geothermal systems located outside or under the Home's main foundation, portable humidifiers and dehumidifiers, window or portable air conditioning units, ultraviolet lights, home purification systems, water towers and chiller systems, chillers and chiller components, municipal or state mandated testing.

3. Ductwork

Coverage Includes: Leaks or breaks in the ductwork connected to Your heating and air conditioning systems, as well as leaks or breaks in Your vapor barriers, plenums, dampers, damper-only controls, registers, and grilles.

Coverage Excludes: No Coverage Exclusions.

PLUMBING SYSTEMS

1. Plumbing Lines

Coverage Includes: Clearings of mainline drain stoppages or sewer system lines from existing access or clean-out without excavation up to one hundred (100) feet from the access point; clearing of lateral drain line stoppages up to one hundred (100) feet from the access point, including accessible cleanout, p-trap, drain, or overflow access points; repairs to leaks or breakages of water, drains, gas lines, waste, or plumbing waste vent lines and pipes that occur within the Home; repairs to valves, permanently installed ground water only sump pumps, including the battery if used exclusively for the sump pump; clearing of sink, bathtub, toilet and laundry stoppages; , any breakdowns of a permanently installed non-septic sewage ejector pump. For multifamily homes, this Plan covers the plumbing lines from the meter or shared service line to the Covered Home.

Coverage Excludes: Septic tanks; stoppages caused by a collapsed, damaged or broken drain, vent or sewer lines outside the Home's main foundation. Stoppages or line damage due to foreign objects (outside of waste or toilet paper) intentionally or unintentionally flushed or inserted into Your plumbing lines; flow restrictions in freshwater lines, bathtubs, sinks, bidets, shower enclosures and base pans; caulking/grouting; water softener / filtration / purification systems; water holding /storage tanks; saunas/steam rooms; fire suppression or interior sprinkler systems; radon systems; leak detectors and other smart home technology; location of existing access cleanouts; installation of clean-outs; and/or any stoppage that can only be accessed via an inaccessible location including roof vents or toilet removal; stoppages due to roots; lines broken or infiltrated by roots or otherwise stopped by roots, even if within the Home; sump pump check valves and backflow preventers.

2. Water Heaters/Tankless Water Heaters

Coverage Includes: Breakdown of any water heater/tankless water heater unit part or components, including the tank, circulating pumps, mixing valves, thermal expansion tanks and the tankless unit.

Coverage Excludes: Fuel storage tanks, including holding and storage tanks or tempering tanks.

3. Toilets

Coverage Includes: Breakdown of Your flushing mechanism, and the fresh water intake hose and valve.

Coverage Excludes: Toilet structural body, seats and lids, as well as toilet tank lids.

4. Faucets, Showerheads, Pressure Regulators, & Valves

Coverage Includes: Breakdown of any part or component.

Coverage Excludes: Flow restrictions in freshwater lines, caused by (but not limited to) corrosion and scale buildup in the line.

5. Built-in Jetted Tubs

Coverage Includes: Breakdown of the parts and components of Your jetted tub pumps, motors, and air switch assemblies.

Coverage Excludes: Jetted tub, jets, and lines connecting jets to the jet pump.

ELECTRICAL SYSTEMS

1. Interior Electrical Lines

Coverage Includes: Breakdown of the hard-wired electrical lines from Your meter to Your Home's main breaker panel that services the wiring within the exterior walls of Your Home, as well as the wiring from the panel to Your Home's interior lighting, switches, and outlets. Coverage includes the light switches and outlets as well.

Coverage Excludes: The meter itself, any secondary electrical panels that exclusively supply power to structures, outlets, or lighting outside the exterior walls of Your Home as well as EV charger(s); Audio,

video, computer, home networking, intercom, alarm or security wiring and cable; Lighting fixtures; Meter Boxes; Direct current (D.C.) wiring or components; and low-voltage systems. Damage caused by circuit overload. Additionally, this Plan excludes any type of home generator or power station, including backup, portable, or installed units, along with their associated electrical wiring and switches.

2. Main Breaker Panel / Fuse Panel

Coverage Includes: Breakdown of the primary electrical panel's breakers or fuses that power Your Home.

Coverage Excludes: Your meter as well as the wiring between Your meter and the main line; any subpanel that exclusively supply power to items or structures located outside Your Home's main foundation.

3. Ceiling Fans

Coverage Includes: Breakdown of the parts and components of Your hard-wired ceiling fan motor as well as its blades and light (when applicable).

Coverage Excludes: No Coverage Exclusions.

4. Built-in Exhaust Fans

Coverage Includes: Breakdown of the parts and components of Your built-in exhaust fans for bathrooms, attics, and whole-house ventilation systems.

Coverage Excludes: No Coverage Exclusions.

5. Doorbells

Coverage Includes: Breakdown of any part and component of Your hard-wired doorbell unit.

Coverage Excludes: Doorbells integrated into an intercom, video monitoring, or security system.

6. Garage Door Openers

Coverage Includes: Breakdown of the parts and components of Your Home's electrically powered garage door opener, including the extension and torsion springs.

Coverage Excludes: All other components of the garage door system, including the garage door itself and track assemblies such as rollers, tracks, and guides, weather seals as well as key pads and key fobs.

APPLIANCES

1. Refrigerators

Coverage Includes: Breakdown of Your refrigerator's parts and components including the water line and power cord.

Coverage Excludes: Free-standing or built-in freezers, free-standing or built-in ice makers, Mini refrigerators, specialty refrigeration units such as bar refrigerators, wine coolers, kegerators, and drawer-style refrigerators, as well as the drawers, racks, and any consumable parts, such as a water filter.

2. Ranges & Cooktops/Ovens

Coverage Includes: Breakdown of the parts and components of Your installed ranges, ovens, and cooktops.

Coverage Excludes: Warming drawers that are not incorporated into the range or oven unit, accessories such as shelves, racks, and oven drawers used for non-heating purposes.

3. Dishwashers/ Built-In Microwaves/ Garbage Disposals

Coverage Includes: Breakdown of any functional parts and components, including any dishwasher hoses, power cords, and microwave turn table.

Coverage Excludes: Dishwasher Racks.

4. Clothes Washer/ Dryer

Coverage Includes: Breakdown of any part or component of any washer or dryer in Your Home, including the washer hoses, power cords, and dryer vent duct. **Coverage Excludes:** Laundry accessories such as pedestals and drawers, and dryer lint traps.

5. Installed Instant Hot / Cold Water Dispensers

Coverage Includes: Breakdown of the parts and components of Your instant hot/cold water dispensers that are installed to the Home's plumbing system.

Coverage Excludes: Freestanding, portable, water dispensers that are not installed to the Home's plumbing system.

SERVICES

1. Technical Support for Smart Home Electronics

Service Includes: remote technical support resources and assistance applicable to Your connected or smart home electronic devices. Technical support may include assistance with installation, launch, configuration, connecting Your smart home electronics, and troubleshooting. Certain resources may not be available on or compatible with all device types.

2. Hotel Stay Reimbursement

Service Includes: Reimbursement for the nightly cost plus tax for hotel accommodations needed when (a) Your Home's only cooling or heating system is non-operational and your service visit is more than 48 hours after your Service Request is reported. or there is a sudden break in a water pipe in Your Home that results in flooding and required removal of water from the residence by a water removal company is delayed by 24 hours; (b) and it is part of a covered Breakdown

Service Excludes: Hotel accommodations are not covered if (a) alternative heating or cooling sources are available within Your Home; (c) delays in repair or water removal are due to scheduling conflicts, homeowner availability, or failure to arrange service in a timely manner. In addition, this Plan does not cover costs associated with food, transportation, parking, pet boarding, or any other incidental or consequential expenses incurred during the hotel stay (ex. Movie rentals, room service, laundry and mini bar).

3. Pre-season HVAC Tune-Up

Service Includes: Checking the heat exchanger (heating check in fall), inspect disconnects (AC in spring, heating

in fall), the thermostat, filters, contactor and condensate line, test capacitors and operations, clean/tighten electrical connections, test safety and limit switches, check refrigerant levels and systems pressures (AC check in spring), clean the burners (heating check in fall), inspect the pilot system (heating check in fall), with a heat pump system - test temperature split, check evaporator coil & perform amp draw on condenser motor and compressor, and rinse condenser coils.

Service Excludes: Replacement filters, cleaning of condensate line stoppages, recharging refrigerant (requires new Service Request), evaporator/indoor coil cleaning, including acid cleaning beyond hosing with water, cleaning or unclogging services to correct problems related to lack of manufacturer recommended maintenance, geothermal systems, mini-split systems, boilers, swamp coolers, window and wall units, and oil furnaces, window and wall units, oil furnaces, systems that are unsafe for service technician to access safely to perform tune-up.

4. Re-key Service

Service Includes: Includes re-keying up to six keyholes and providing four identical keys, for previously installed and properly functioning non-electric doorknobs and/or deadbolts, on hinged doors accessing the structural walls of Your Home. The customer must have one current key for each lockset.

Service Excludes: Replacing deadbolts, knobs (including electric doorknobs and/or deadbolts), door handles, or associated hardware (including uninstalled or non-functioning) garage door openers, broken or damaged locks, padlocks, skeleton locks and keys (windows, file cabinets, safes, desks, mailbox locks).

ADDITIONAL COVERAGES

1. Power Surge Protection

Coverage Includes: Reimbursement for Breakdown to Your Home's Covered Items, including appliances, garbage disposals, ceiling fans, built-in exhaust fans, specialty units, doorbells, garage door openers, and built in pool/spas. The same elements covered under each of these Covered Items are covered for Power Surge.

Coverage Excludes: The same elements excluded in the What is Covered section for each of the Covered Items listed in the Coverage Includes section for Power Surge Protection are excluded from Power Surge Protection. In addition, damage to Your heating and cooling systems; electrical and plumbing systems, sump pumps, electric cars or supplemental equipment associated with electric cars; solar panels; damage to stand-alone electronic equipment using microchip or transistor technology; medical or life support equipment. Damage caused by an on-site backup generator or power station. Loss or corruption of data and restoration of software and operating systems.

2. Code Violations, Permits, and Modifications

Coverage Includes: During the initial Plan term, We will reimburse You for the cost to obtain any permits that are required to complete the approved repair or replacement of a Covered Item, coverage to correct existing code violations and/or upgrade to current code requirements to complete an approved repair or replacement of a Covered Item. When specified on the Coverage Confirmation, this Plan also covers duct, plenum, electrical, and/or plumbing modifications required to complete an approved repair or replacement of a Covered Item Breakdown.

Coverage Excludes: Any municipal or HOA penalties imposed for the code violations. Coverage for any Modification to any item that is not identified as a Covered Item

3. Roof Leak Repair

Coverage Includes: Repairs of non-structural damage from roof leaks over the living areas of Your single family Home's shake, shingle, or composition roof.

Coverage Excludes: Roof damage that requires partial or complete replacement, or compromises the building's stability or safety, repairs to decking, water damage, leaks that are due to roof penetrations, appendages, skylights, chimneys, and vents, porches, patios, decks, roof jacks, antennae, satellite components, flashing, solar panels, gutters, and downspouts; metal roofs, green (eco) roofs (whether partial or full), flat or built-up roofs, foam, gravel, tar, or tile roofs, homes with Cemwood or Permatek shakes, or Masonite shingles, multi family residence and mobile/manufactured homes.

4. Built in Pool/Spa

Coverage Includes: Breakdown of the pool's and/or spa's motor (including the pool sweep motor, circulation pump motor, pump, pump strainer), filtration system, electric or gas heater, salt-water cell and its digital control panel, as well as the above ground pipes and wiring that connect these systems. Coverage is specific to the primary pump system. Should Your pool and spa run from two different pump systems, then each would require a separate coverage purchase.

Coverage Excludes: Above ground pools and/or spas; underground pipes and wiring and lights; the pool foundation; liners or pool finish; jets, fountains, waterfalls and their pumping systems; any type of pool heater powered by anything other than electricity or gas; pool covers and related equipment; fill line and fill valves; fuel storage tanks; disposable filtration mediums; saltwater generators and components; heat pump, auxiliary pump, hot tubs and spas that are outside of the pool; built-in or detachable cleaning equipment, including pop-up heads, turbo valves, skimmers, chlorinators, and ionizers; and attached or unattached pool cleaners.

5. Well Pump Unit

Coverage Includes: Breakdown of the well pump unit used as the main source of water for the covered home. The well pump must be located on the Home property.

Coverage Excludes: Well drilling, well pump for geothermal and/or water source heat pumps, any other component or part of the well pump system including, but not limited to, any type of piping, electrical or cable lines, pressure switches, well casings, and booster pumps other than the well pump unit.

6. Hot Tubs and Swim Spas

Coverage Includes: All above-ground, accessible, and operationally essential components of the heating, pumping, and filtration system for a self-contained spa, which is defined as a unit that requires no external plumbing, excavation, or electrical work. Covered components include the pump motor, blower motor, and timer.

Coverage Excludes: electrical components, water and sewer lines leading to or from a self-contained spa, and access to self-contained spa equipment. Also not covered are lights, covers, liners, structural defects, jets, ornamental fountains, waterfalls and their associated pumping systems. Coverage does not extend to fill lines and fill valves, built-in or detachable cleaning equipment including but not limited to pop-up heads, turbo valves, skimmers, chlorinators, and ionizers, fuel storage tanks, disposable filtration mediums, multimedia centers, dehumidifiers, saltwater generators and their components, or heat pumps, inflatable hot tubs.

7. Water Softener / Reverse Osmosis Filtration System

Coverage Includes: Breakdown of the water softener's mechanical parts and components including piping to and from unit(s) and system tanks and reverse osmosis water filtration system (for drinking water).

Coverage Excludes: Any and all treatment, purification, odor control, iron filtration components and systems; discharge drywells; failure due to excessive water pressure or freeze damage; failures due to mineral and/or sediment; resin bed replacement; salt; Wi-Fi transmitters; Softening agents; chemical imbalance; high sodium content; water purification systems; salt, water filters, pre-filters; filter components and replacement membranes; Rented systems.

8. Septic System

Coverage Includes: Breakdown of Your permanently installed sewage ejector pump located inside or outside the main foundation of the Covered Home connected to either a sewer system or septic system. Septic tank pumping when a stoppage occurs due to a septic backup.

Coverage Excludes: Stoppages or root intrusions that obstruct the effective use of an externally applied sewer machine cable. Chemical treatments for septic tanks or sewage lines, waste disposal, and coverage for tanks, leach lines, cesspools, or any mechanical pumps or systems, including sewage

grinder pumps and lift stations, are also not covered.

9. Stand-alone Freezer

Coverage Includes: Breakdown of Your Covered Home's stand-alone freezer's mechanical parts and component, including the integral freezer unit and power cord. .

Coverage Excludes: Racks and drawers; any consumable parts, such as a water filter.

10. Specialty Refrigeration Units

Coverage Includes: Breakdown of the parts and components of Your Home's built-in bar refrigerators, wine chillers, kegerators, and drawer refrigerators.

Coverage Excludes: Ice makers, Racks, and handles.

11. Guest House Unit

Coverage Includes: Breakdown of Your Guest House systems and appliances as listed on Your Coverage Confirmation.

Coverage Excludes: See coverage exclusions for the systems and appliances listed on Your Coverage Confirmation.

In addition, during the Plan term, We may provide You with other services specific to Your Covered Items. These limited benefits may include (but are not limited to) support, content backup and security services, claims management tools, alternative servicing and upgrade options, rewards benefits, discounts, and promotions. Certain features of these services may not be available in all locations.

WHAT IS NOT COVERED

We will not provide service for a system or appliance with any failure that results from:

1. Improper installation that was known or reasonably detected by You, the use of improper cleaning methods, or relocating a non-portable appliance or system from one location to another;
2. Misuse, reckless, negligent, excessive or abusive, willful or intentional conduct associated with handling and use of the system or appliance, including vandalism, terrorism, civil unrest, or war;
3. Breakdown, damage, or restoration traditionally covered under a builder's warranty, homeowner's insurance policy or homeowner's association insurance policy.
4. Acts of nature, soil movement, soil settlement, or other external causes such as fire, flood, earthquake, smoke, extreme heat or freezing temperatures. Power surge, unless Power Surge Protection is listed on Your Coverage Confirmation.
5. Improper electrical/power supply. Leaking battery (or any other leaking substance on or within the Covered Item).
6. Service performed by anyone not authorized by the manufacturer or Us or any unauthorized alterations to change functionality or capability.

7. Operating the system or appliance outside the permitted or intended use as described by the manufacturer, including exposure to environmental or weather conditions. An appliance or system with an altered, defaced, removed or non-legible model or serial number (where assigned).
8. Secondary, incidental, indirect, consequential, exemplary, or other related costs or damages resulting any Service Request. Any subsequent damage to the property due a Service Request that is outside of What is Covered.
9. Force Majeure, any unforeseen circumstances that prevent or delay us from fulfilling our obligations under this Contract, including, but not limited to, weather, labor or part shortage (strike, war, govt shutdown), electrical failure, water pressure issues, epidemics, and supply chain interruptions.
10. Any remediation, including removal of hazardous or toxic materials, waste, mold, mildew, bio-organic growth, rot, fungus, bacteria, virus, condensation, wet or dry rot, or similar conditions.
11. Radon mitigation systems; gas, smoke, or leak detection or monitoring systems; and fire sprinkler systems.
12. The Covered Item being the incorrect size for your Home based on manufacturer and/ or industry standards.
13. Any breakdown to or due to an alternative energy sources, such as solar or wind power systems, including those components necessary to convert the alternative energy to power Your Home.
14. A Covered Item's consumable parts and separately purchased accessories not included with the purchase of the Covered Item, unless noted in What is Covered.
15. A Covered Item or parts of a Covered Item that were stolen.
16. Neglect, including when required maintenance and cleaning are not performed as specified by the manufacturer; or damage from accumulation of buildup of dirt, dust, oil, corrosion, scale or mineral deposit build up, or other substance (including human or pet bodily oils, perspiration, bodily fluids or functions).
17. Cosmetic damage, including but not limited to scratches, dents, or housing cracks that do not otherwise affect the functionality of a Covered Item.
18. Pre-existing conditions or breakdowns known by You that occurred prior to the coverage start date or the Covered Item's installation date. Defects that are subject to a manufacturer's warranty or recall or items declared as defective by any government entity;
19. Any intentional dishonest, fraudulent or criminal act by You, any authorized user, anyone You entrust with the Covered Item, or anyone else with an interest in the Covered Item for any purpose, whether acting alone or in collusion with others;
20. Any incurred costs for cranes, scaffolding, or non-industry-standard vehicles or equipment to repair or replace a Covered Item.
21. Costs to modify Your Home to accommodate construction, carpentry, restoration, or any other alterations (unless covered under Code Violation, Permits, and Modifications).

22. Homes listed on a historical register, including the National Register of Historic Places.
23. Any modifications or configurations needed to a non-covered item as part of a repair or replacement of a Covered Item.
24. Outdoor kitchens and any associated plumbing, gas lines, or electrical lines.
25. Any other act or result not described in What Is Covered.

YOUR RESPONSIBILITIES

To receive service or support under this Plan, You agree to comply with each of the terms listed below.

1. To register your Covered Items (when applicable), **visit Us at AssurantHomeWarranty.com or contact Us at 833-924-0189.** As part of a Service Request, provide a detailed description about where and when the issue occurred, any error messages displayed, as well as the symptoms and causes of the issue with the Item and any steps taken to resolve the issue.
2. Respond to Our requests for information, including but not limited to the Covered Item's ownership, its serial number, and model.
3. Obtain any necessary association or community approvals required for us to repair or replace a Covered Item.
4. Also provide to us materials needed to process Your Service Request. This may include information about Your Home, a copy of Your Home's inspection report, receipts or invoices, proof of repair or replacement (when applicable), receipts or invoices, or any other pertinent information to assist us in confirming eligibility and benefit payment under this Plan. It is important that you provide us with this information as soon as possible, and no later than thirty (30) days from the date we request such information
5. Pay any applicable Service Fee as described in the Coverage Confirmation. We will deny Your Service Request if You fail to pay any applicable Service Fee or fail to provide information relating to the Service Request when asked.
6. When receiving onsite service, ensure a safe working environment is available and be respectful. For Appliances, make sure the Covered Item is accessible in an unobstructed and safe location within reach of an appropriate manufacturer-specified wall outlet. An adult of legal age must be present at time of service. We have the right to deny benefit in circumstances where we are unable to safely repair or replace a Covered Item.
7. Do not try to repair a Covered Item Yourself without talking to Us first as resulting damage is not covered under this Plan. Only an authorized service provider should repair Your Covered Item.
8. Protect Your Covered Item from damage and perform any routine care and preventative maintenance as designated by the manufacturer as well as comply with the manufacturer's permitted and intended use.
9. Keep your contact information, current and up to date. To update your information **visit Us at AssurantHomeWarranty.com or contact Us at 833-924-0189.**

HOW TO OBTAIN SERVICE AND SUPPORT

All Service Requests must be reported as soon as reasonably possible. In case of Breakdown, the incident must have occurred on or after the Covered Item's coverage start date. This Plan covers only those service events reported within thirty (30) days of the date of the Covered Item's Breakdown or Power Surge.

We may subcontract or assign delivery for elements of Our obligations under this Plan to third parties, when applicable; however, this does not relieve Us of Our obligations under this Plan.

To arrange for service, visit Us at AssurantHomeWarranty.com, or contact Us at 833-924-0189. We will assist You to determine the issue with the Covered Item. This could be by phone, online chat, or video chat to help diagnose the issue and provide appropriate service. To the extent that We confirm a service event, We will process Your request and arrange for service based on the services available for Your Covered Item and service event.

Coverage under this Plan is secondary to coverage provided either by your homeowner's insurance, manufacturer / item seller's warranty, installer's warranty, or builder's warranty. During any warranty period, look first to your manufacturer, item seller, installer, or builder for breakdown issues.

Your account with the Plan's Provider must be active and in good standing to receive benefit under this Plan. In addition, Certain benefits under this Plan require You to pay a Service Fee, prior to a technician being dispatched. See Service Fees on Your Coverage Confirmation for full detail. We will use new or refurbished parts (when We provide the repair parts) or replacements for any hardware benefit under this Plan that are like kind and quality in performance and reliability.

REPAIR AND REPLACEMENT OPTIONS

This Plan covers the parts and/or labor needed to repair a Breakdown or Power Surge (when applicable) of Your Covered Items as listed on Your Coverage Confirmation. We will set up service with a local service technician determined by Us based on Your Covered Item's type, as well as the service that is needed. If We are unable to repair the Covered Item or the repair cost exceeds the current retail replacement value of the Covered Item, We will, at our option, replace the Covered Item as specified below.

Our repair options include:

1. If We determine that the Service Request requires an onsite technician, We will arrange for service to be performed at Your Covered Home. You will receive the name, phone number, and appointment date and time once the service provider accepts the request. An adult (of legal age) must be present at the time of repair. Be sure to **visit Us at AssurantHomeWarranty.com, or contact Us at 833-924-0189** if You need to reschedule Your appointment. We will charge an administration fee equal to our technician trip charge for missed appointments that You did not reschedule prior to the appointment.

2. In certain situations, we may arrange with You (in advance) to find and schedule Your own licensed technician to visit Your Home to diagnose and repair Your Covered Item. **You must receive pre-approval from Us before attempting to find a technician.** You must also contact Us to receive approval for a repair estimate prior to beginning service. We will reimburse You (with applicable receipt) for the agreed-to service provided. In case of an after-hours emergency involving your Air Conditioning / Heating, Plumbing System, Electrical System, or Hot Water Heater, call Your local available technician for assistance and we will reimburse reasonable repair costs up to the Coverage Limit.
3. If the Covered Item qualifies for carry-in service, We either will setup a service event for the repair to be performed at an authorized repair center of Our choosing or arrange with You to take the Covered Item in for service and reimburse You (with applicable receipt). You must contact Us to receive a repair authorization prior to service. You may be responsible for transporting Your Item to/from the repair center and assume any corresponding cost.
4. Depending on the Covered Item and the repair needed, We may provide to You repair advice or send to You replacement parts for do it yourself repair.

Our replacement options include:

1. Replace the Covered Item with a new or refurbished, replacement that is of like kind and quality in performance and reliability. While We will try to accommodate specific replacement preferences, this request is not guaranteed. The amount We will pay for a replacement will be the lesser of the current replacement value or the Covered Item's original purchase price, not to exceed the limits listed on Your Coverage Confirmation.
2. Issue a merchandise credit or voucher to one of our authorized suppliers equal to the Covered Item's current replacement value, not to exceed Your Covered Item's original purchase price or the limits listed on Your Coverage Confirmation. The merchandise credit is available for ninety (90) days after Your claim approval. After expiration, You may call in to issue a separate merchandise credit for the remaining balance of the original merchandise credit benefit. A merchandise credit may be applied to Your purchase of a product upgrade
3. Reimburse You for an agreed to replacement item as part of an approved Service Request. The amount We will pay will be the lesser of the Covered Item's current replacement value or its original purchase price, not to exceed the limits listed on Your Coverage Confirmation. We require receipt(s) for the agreed to replacement item for any reimbursement.
4. Provide a Settlement that is equal to the lesser of the Covered Item's current replacement value or its original purchase price not to exceed the limits listed on Your Coverage Confirmation.

When You receive either a replacement, a merchandise credit, a reimbursement, or settlement, of certain Covered Items, the claimed item becomes Our property should We choose to take possession of it at Our sole discretion. No future Service Requests will be available for the claimed item.

We reserve the right to change the method by which We provide repair or replacement service to You, and the Covered Item's eligibility to receive a particular method of service.

We will repair the Covered Item using new or refurbished parts (when We provide the repair parts) or provide a replacement that either is like kind and quality replacement in performance and reliability or a merchandise credit, a reimbursement, or settlement as listed above. While we will use all reasonable efforts to install Covered Items (or any parts or components thereof) of similar capacity, dimensions, color, and finish at reasonable cost, we cannot guarantee that any service or replacement will be an exact match to the original (such as make/model, materials, or color matches). This may be due to availability of materials or differences in part or unit lots, external conditions, or other similar reasons.

Repairs performed on a Covered Item have a thirty (30) day workmanship guarantee. If a repair under this Plan fails within thirty (30) days after completion, we will send a technician to correct that repair's failure, and you will not be charged an additional Service Fee.

We reserve the right to subrogate Our costs paid for repair or replacement of the Covered Item.

Should You cancel and re-enroll Your Home or make changes to Your coverage offered by Us, any Service Requests paid under this Plan during the coverage Term and the timing of those Service Requests will carry forward and apply to the limits of Your new Plan enrolled under the same Provider for the same Home.

If you have been informed that your Service Request includes a failure that is not covered, you have the right to request a second opinion within seven (7) days from the date you were notified of the coverage decision by **visiting Us at AssurantHomeWarranty.com or contacting Us at 833-924-0189**. You will be required to pay an additional Service Fee as part of this request. When available, we will assign an alternative service provider to provide the second opinion.

In addition, we may request a second opinion at our cost. Upon receipt of the second opinion, we will determine whether a covered Breakdown has occurred. If you requested the second opinion and we determine that the second opinion is different from the original diagnosis, we will refund you the additional Service Fee.

SERVICE FEE

A Service Fee (when applicable) will be collected for each Service Request for Your Covered Items. Service Fees are listed on your Coverage Confirmation.

CANCELLATION

You may cancel this Plan at any time for any reason by **contacting Us at 833-924-0189**.

If this Plan is cancelled within the first thirty (30) days of the Coverage Start Date, the price has been paid, and no Service

Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax.

If You cancel after the first thirty (30) days or when You incur a Service Request, this Plan will cancel and We will issue a refund for any unearned pro rata portion of the price paid less any claims paid as of the cancel date in addition to an administrative fee (not to exceed ten percent (10%) of the Plan price or twenty-five dollars (\$25), whichever is less.

If You cancel prior to paying the Plan price at the closing of the Home's sale and have incurred one or more Service Requests, You agree to pay the cost of any incurred Service Requests.

We are not responsible to provide You written notice of cancellation when You cancel this Plan.

We may cancel this Plan for the following reasons: Within the first sixty (60) days for any reason. Once coverage has been effective for sixty (60) days or more, We may only cancel this Plan for (a) nonpayment of the price; (b) fraud or material misrepresentation; or (c) breach of duties by You.

If We cancel, We will provide written notice, with the cancellation date and the reason for cancellation, at the last known mailing or electronic address (depending on Your chosen form of communication) at least thirty (30) days before cancellation. We will refund the unearned pro-rata price less any claims paid.

RENEWAL

For those who purchase a renewable term option, We have the right to non-renew this Plan with thirty (30) days advance written notice to You.

For all others, at the coverage renewal date, We may choose, at Our option, to offer You a renewal of this Plan; although, We are not obligated to do so. We are not obligated to accept a Plan renewal tendered by You.

In addition, We retain the right to revise this Plan and adjust the coverage terms including the price and Service Fee upon renewal. In the event of a material change, We will provide You with thirty (30) days advance written notice of such change. You may cancel coverage at any time. If You pay the coverage price after this notification, You agree to these changes.

TRANSFER

This Plan is transferable to another individual or entity. If ownership of the Home changes during the Plan term and You wish to transfer this Plan coverage to the new owner or entity, please contact the Administrator at 833-924-0189 within thirty (30) days of home ownership transfer to receive instructions on how to initiate the transfer. As of the transfer effective date, Your remaining rights under this Plan cease and the designated individual or entity assumes all remaining benefits and obligations.

CHANGES

The Plan originally issued to You will remain in effect throughout Your Plan term. Should you enroll for additional coverages during Your Plan term, You will receive a new Coverage Confirmation to reflect their enrollment, including any applicable changes to the Plan.

Should We adopt any revision which broadens the coverage under this Plan without additional payment from You within sixty (60) days prior to, or during the Term, the broadened coverage will immediately apply to this Plan.

OTHER CONDITIONS

1. If You provide Your mobile number or email address to Us, We may electronically deliver all notices, documents and communications related to this Plan to You through these channels. You may opt out of electronic communications at any time.
2. We may choose to offer promotions from time-to-time under this Plan valued up to the limits regulated under state law.
3. The obligations of this Plan are insured by an insurance policy issued by Virginia Surety Insurance Company in all states except California and New Mexico. If We fail to meet Our obligations under this Plan, You may, sixty (60) days after filing Your request for service or payment, submit your claim to Virginia Surety Insurance Company at: PO Box 4516, Chicago, IL 60680-4516.

ARBITRATION

Read the following arbitration provision carefully. It limits certain rights, including Your right to obtain relief or damages through court action.

To begin Arbitration, either You or We must make a written demand to the other party for arbitration. The Arbitration will take place before a single arbitrator. It will be administered in keeping with the Expedited Procedures of the Consumer Arbitration Rules ("Rules") of the American Arbitration Association ("AAA") in effect when the claim is filed. You may get a copy of these AAA's Rules by contacting AAA at 1633 Broadway, 10th Floor, New York, NY 10019 or visiting www.adr.org. We will advance to You all or part of the fees of the AAA and of the arbitrator. Unless You and We agree otherwise, the arbitration will take place in the county and state where You live. The Federal Arbitration Act, 9 U.S.C. § 1, et seq., will govern and no state, local or other arbitration law will apply. **YOU AGREE AND UNDERSTAND THAT** this arbitration provision means that You give up Your right to go to court on any service request or claim covered by this provision. You also agree that any arbitration proceeding will only consider Your Claims. Claims by, or on behalf of, other individuals will not be arbitrated in any proceeding that is considering Your Claims. Please refer to the State Disclosures section of this Contract for any added requirements in Your state. In the event this Arbitration provision is not approved by the appropriate state regulatory agency, and/or is stricken, severed, or otherwise deemed unenforceable by a court of competent jurisdiction, You

and We specifically agree to waive and forever give up the right to a trial by jury. Instead, in the event any litigation arises between You and Us, any such lawsuit will be tried before a judge, and a jury will not be impaneled or struck.

Certain states require special disclosures or provisions that may vary from the provisions above. The following state variations apply only when there is inconsistency.

AL: For services essential to public health, safety, or welfare, if an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. This shall only apply to the original purchaser and shall apply only if no Service Request has been made. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If You cancel after this timeframe or when You incur a Service Request, We will issue a refund for any unearned pro rata portion of the price paid as of the cancel date in addition to an administrative fee of up to twenty-five dollars (\$25). If We cancel, We will provide written notice, with the cancellation date and the reason for cancellation, at the last known mailing or electronic address (depending on Your chosen form of communication) at least five (5) days before cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use. No Service Request paid will be deducted from any refund regardless of who initiates the cancellation.

AR: For services essential to public health, safety, or welfare, if an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least fifteen (15) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

AZ: If this Plan is cancelled within the first thirty (30) days of the Coverage Start Date, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. If You cancel after the first thirty (30) days or when You incur a Service Request, this Plan will cancel and We will issue a refund for any unearned pro rata portion of the price paid less any claims paid as of the cancel date in addition to an administrative fee (not to exceed ten percent (10%) of the Plan price or twenty-five dollars (\$25), whichever is less. No other cancellation provisions apply to when You cancel. We will not cancel or void this Plan due to acts or omissions by Us or Our subcontractors for failure to provide correct information or failure to perform the services or repairs provided in a timely, competent, workmanlike manner. We will not cancel this Plan due to misrepresentation either by Us or any person selling the Plan on Our behalf. We may cancel or void coverage due to material acts or omissions by You which may include Your fraudulent or unlawful acts arising out of or relating to this Plan or Your use of the Covered Item in a manner other than as intended by the manufacturer that is likely to increase the likelihood that the Covered Item will be damaged or require repairs. Notwithstanding the Arbitration provision, You have the right to file a complaint with the Arizona Department of Insurance and Financial Institutions (D.I.F.I.). You can file a complaint with the D.I.F.I. against a service company issuing an approved Plan by contacting the Consumer Protection Division of the D.I.F.I., phone number 602-364-3100.

CO: Actions under a home warranty Plan may be covered by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act", articles 1 and 2 of title 6, C.R.S., and that a party to such a contract may have a right of civil action under those laws, including obtaining the recourse or penalties specified in those laws.

CT: If You purchased this Plan in Connecticut and a dispute arises between You and the Provider, You may mail Your complaint to: State of Connecticut, Insurance Department, P.O. Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must describe the dispute, identify the price of the product and cost of repair, and include a copy of this Plan. It is Your responsibility to provide care/maintenance of the Covered Item. If Your Plan expires while an approved repair or replacement is being carried out, this Plan will be extended until the repair or replacement has been completed.

DC: If You cancel after the first thirty (30) days or when You incur a paid Service Request, We will issue a refund for any unearned pro rata portion of the price paid less any claims paid as of the cancel date in addition to an administrative fee (not to exceed) ten percent (10%) of the Plan price. This provision applies only to the original purchaser of the Plan and is not transferable. If We cancel this Plan, We will provide written notice with the cancellation date and reason for

cancellation at the last known mailing or electronic address at least five (5) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request.

FL: The rate charged for this Plan is not subject to regulation by the Florida Office of Insurance Regulation. While arbitration is mandatory, the outcome of any arbitration shall be non-binding on the parties, and either party shall, following arbitration, have the right to reject the arbitration award and bring suit in a court of competent jurisdiction. Arbitration will take place in the county where You reside. If You cancel this Plan within the first ten (10) days and the price has been paid, We will issue a full refund less any Service Requests paid in addition to an administrative fee (not to exceed) five percent (5%) of the Plan price. If You cancel after this timeframe and the price has been paid, We will issue a refund of ninety percent (90%) of unearned pro rata premium less any Service Requests that have been paid. If We cancel for any reason other than for fraud or misrepresentation, We will issue a refund of one hundred percent (100%) of unearned pro rata premium, less any Service Requests paid on the Plan.

GA: If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery and a Service Request was paid, We will issue a full refund less any Service Requests paid. This shall only apply to the original purchaser and shall apply only if no Service Request has been made. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after receipt of the cancellation request. If You cancel after this timeframe, We will issue a refund for any unearned pro rata portion of the price paid less any Service Requests paid as of the cancel date in addition to an administrative fee not to exceed ten percent (10%) of the Plan price. We may cancel this Plan only in the event of fraud, material misrepresentation or nonpayment by You. The **ARBITRATION** provision is deleted in its entirety.

HI: If You cancel this Plan within the first thirty (30) days after the date the Plan was mailed or within twenty (20) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least five (5) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request.

IA: If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery and a Service Request was paid, We will issue a full refund less any Service Requests paid. This shall only apply to the original purchaser and shall apply only if no Service Request has been made. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after receipt of the cancellation request. If You cancel after this timeframe, We will issue a refund for any unearned pro rata portion of the price paid less any Service Requests paid as of the cancel date in addition to an administrative fee (not to exceed ten percent (10%) of the Plan price. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least fifteen (15) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Covered Home or Covered Items or its/their use. We are subject to regulation by the Insurance Division of the Department of Commerce of the state of Iowa. Complaints not settled by Us may be sent to the Insurance Division at 1963 Bell Avenue, Suite 100, Des Moines, IA 50315-1000.

IL: If You cancel after the first thirty (30) days or when You incur a Service Request, We will issue a refund for any unearned pro rata portion of the price paid less any claims paid as of the cancel date in addition to an administrative fee (not to exceed) ten percent (10%) of the Plan price or twenty-five dollars (\$25), whichever is less.

IN: Your proof of payment to TWG Home Warranty Services, Inc. shall be considered proof of payment to Virginia Surety Company, Inc. which guarantees Our obligations to You. This Plan is not subject to Indiana insurance law.

LA: If an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least fifteen (15) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

MA: If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least five (5) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Covered Home or Covered Items or its/their use.

MD: This Plan extends automatically when We fail to perform the services under this Plan. This Plan will not terminate until services are provided according to the terms of the Plan. If You cancel this Plan within the first twenty (20) days of the Plan Start Date, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request.

MI: If performance of the Plan is interrupted because of a strike or work stoppage at the company's place of business, the effective period of the Plan shall be extended for the period of the strike or work stoppage.

MN: If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. This shall only apply to the original purchaser and shall apply only if there are no paid Service Requests and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If We cancel, We will provide written notice, with the cancellation date and reason for the cancellation, at the last known mailing or electronic address (depending on Your chosen form of communication) at least fifteen (15) days before cancellation. We will provide five (5) days written notice if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use. Any Arbitration shall take place in the state where You reside or at any other place agreed to in writing by You and is TWG Home Warranty Services.

MT: If We cancel, We will provide written notice, with the cancellation date and the reason for cancellation, at the last known mailing or electronic address (depending on Your chosen form of communication) at least five (5) days before cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

NC: If You cancel after the first thirty (30) days or when You incur a Service Request, We will issue a refund for any unearned pro rata portion of the price paid less any claims paid as of the cancel date in addition to an administrative fee (not to exceed ten percent (10%) of the Plan price or twenty-five dollars (\$25), whichever is less. We can only cancel this Plan in the event of nonpayment of the price or a direct violation of the Plan by You.

NH: In the event You do not receive satisfaction under this Plan, You may contact the New Hampshire Insurance Department at 21 South Fruit Street, Suite 14, Concord NH 03301, (800) 852-3416. The obligations of this Plan are insured by an insurance policy issued by Virginia Surety Insurance Company. If We fail to meet Our obligations under this Plan, You may, sixty (60) days after filing Your request for service or payment, submit your claim to Virginia Surety Insurance Company at: PO Box 4516, Chicago, IL 60680-4516, 833-924-0189. Any arbitration proceeding is subject to RSA 542. No paid service events will be deducted from any refund regardless of who initiates the cancellation.

NJ: If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least five (5) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

NM: If You have any concerns regarding the handling of Your Claim, You may contact the Office of Superintendent of Insurance at 855-427-5674. If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. If You cancel after this timeframe, We will issue a refund for any unearned pro rata portion of the price paid less any Service Requests paid as of the cancel date in addition to an administrative fee (not to exceed ten percent (10%) of the Plan price. If We cancel, an administrative fee may not be imposed. If this Plan has been in force for a period of seventy (70) days, We may not cancel before the expiration of the term or one (1) year, whichever occurs first, unless: (1) You fail to pay any amount due; (2) You are convicted of a crime which results in an increase in the service required under the Plan; (3) You engage in fraud or material misrepresentation in obtaining this Plan or in presenting a claim for service; (4) You commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan.; or (5) a violation of any condition of the Plan that results in a substantial and material increase in the services or expenses anticipated at the time of Plan purchase. A ten percent (10%) penalty for each thirty (30) day period or portion thereof, and any accrued penalties, shall be added to a refund that is not paid or credited within sixty (60) days after this Plan is cancelled. Our obligations under this Plan are secured by a bond.

NV: If You are not satisfied with the manner in which We are handling the claim on Your Plan, You may contact the Commissioner by calling the toll-free number, (888) 872-3234. If You have an emergency which involves the loss of heating or cooling, plumbing, substantial loss of electrical service, and the emergency renders a dwelling unfit for a person to live in because of defects that immediately endanger the health and safety of the occupants of the dwelling, repairs will begin within 24 hours after the report of Your claim and will be completed as soon as reasonably practicable thereafter. If We determine that the repairs cannot be practicably completed within three (3) calendar days after the report of the claim, We will provide a status report to You at Your last known address and the Commissioner by electronic mail at pcinsinfo@doi.nv.gov no later than three (3) calendar days after the report of the claim.

SHOULD YOU CHOOSE TO MODIFY YOUR PLAN BENEFITS BY ADDING TO AND/OR CANCELLING SPECIFIC COVERAGE(S) FOR YOUR HOME DURING THE PLAN TERM, BENEFITS FOR YOUR ADDITIONAL COVERAGES BEGIN THE DAY THE ADDITION IS MADE AND ALL INCREMENTAL PAYMENTS ARE MADE, COVERAGE FOR ANY DELETED BENEFITS END ON THE DATE YOU ELECT FOR COVERAGE TO END. YOU MAY VIEW AND MODIFY YOUR PLAN BENEFITS BY VISITING US AT ASSURANTHOMEWARRANTY.COM. If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. If You cancel after this timeframe, We will issue a refund for any unearned pro rata portion of the price paid as of the cancel date in addition to a cancellation fee not to exceed twenty-five (\$25) dollars. We may cancel this Plan within the first seventy (70) days for any reason. We may not cancel this Plan once it has been in effect for seventy (70) days, except for the following conditions: failure by You to pay the Plan price; You are convicted of a crime which results in an increase in the service required under the Plan; fraud or material misrepresentation by You in purchasing the Plan or in the presentation of a claim; the discovery of an act or omission, or a violation of any condition of the Plan by You which substantially and materially increases the service required under the Plan; or a material change in the nature or extent of the service required under the Plan which occurs after the purchase of the Plan and substantially and materially increases the service required beyond that contemplated at the time of purchase. If We cancel this Plan, no cancellation of a Plan may become effective until at least fifteen (15) days after the notice of cancellation is mailed to You. If We cancel, You will receive a refund for any unearned pro rata Plan Price.

NY: If an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after receipt of the cancellation request. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least fifteen (15) days, prior to the cancellation date. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

OK: Oklahoma License Number 44200885. Coverage afforded under this Plan is not guaranteed by the Oklahoma Insurance Guaranty Association. If Your Plan expires while an approved repair or replacement is being carried out, this Plan will be extended until the repair or replacement has been completed.

OR: TWG Home Warranty Services, Inc.'s Oregon Construction Contractors Board License No. is 206177.

SC: For services essential to public health, safety, or welfare, if an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. In the event of a dispute with the Provider of this Plan, You may contact the South Carolina Department of Insurance, Post Office Box 100105, Columbia, SC 29202-3105, or (800) 768-3467. If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If We cancel, We will provide written notice, with the cancellation date and the reason for cancellation, at the last known mailing or electronic address (depending on Your chosen form of communication) at least fifteen (15) days before cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

TN: You may cancel this Plan at any time for any reason by calling 833-924-0189, or by visiting AssurantHomeWarranty.com.

TX: The Administrator Registration Number for TWG Home Warranty Services is 416. If You have complaints or questions regarding this Plan, You may contact the Texas Department of Licensing and Regulation at the following address and telephone number: Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711; (512) 463-6599 or (800) 803-9202 (Within TX only). If You cancel this Plan on or after the thirty-first (31st) day of purchase, We will issue You a full refund for any unearned pro rata Plan price paid less any paid service events, in addition to a cancellation fee not to exceed fifty (\$50) dollars. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. This provision applies only to the original purchaser of the Plan and is not transferable. If We cancel, We will provide written notice, with the cancellation date and the reason for cancellation, at the last known mailing or electronic address (depending on Your chosen form of communication) at least five (5) days before cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the price, a material misrepresentation by You to Us relating to the Home or Covered Items or its/their use.

UT: If an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. To arrange for reimbursement after Your emergency repair, visit Us at AssurantHomeWarranty.com, or contact Us at 833-924-0189. The Plan Administrator and Provider is TWG Home Warranty Services, Inc., located at PO Box 4516, Chicago, IL 60680-4516, 1-833-924-0189. The obligations of this Plan are insured by an insurance policy issued by Virginia Surety Insurance Company. If We fail to meet Our obligations under this Plan, You may, sixty (60) days after filing Your request for service or payment, submit Your claim to Virginia Surety Insurance Company PO Box 4516, Chicago, IL 60680-4516, or by calling 833-924-0189. Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guaranty Association. This Plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. We may cancel this Plan during the first sixty (60) days for any reason. After sixty (60) days We may only cancel for the following reasons: material misrepresentation; substantial change in the risk assumed, unless We

should reasonably have foreseen the change or contemplated the risk when entering into the Plan; or substantial breach of contractual duties, conditions, or warranties. We will provide ten (10) days written notice if the reason for cancellation is nonpayment of the price paid. The **ARBITRATION** provision is deleted. It is not applicable to You.

VA: If any promise made in the Plan has been denied or has not been honored within sixty (60) days after Your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint. We may only cancel this Plan for (a) nonpayment of the price; (b) fraud or material misrepresentation; or (c) breach of duties by You.

VT: If You cancel this Plan within the first twenty (20) days, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax.

WA: For services essential to public health, safety, or welfare, if an emergency occurs that requires repair when We are closed and cannot provide authorization, You may contact Us immediately following the emergency repairs to report the claim. If You cancel this Plan within the first twenty (20) days after the date the Plan was mailed or within ten (10) days of delivery, and the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund including applicable tax. This provision applies only to the original purchaser of the Plan and is not transferable. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within thirty (30) days after receipt of the cancellation request. If We cancel this Plan, You will receive written notice at least twenty-one (21) days prior to the cancellation date, stating the effective date and reason for cancellation. Nothing in **ARBITRATION** shall invalidate Washington state law(s) which would otherwise be applicable to any arbitration proceeding arising from this Plan. All arbitrations will be held in the county in which You maintain Your permanent residence.

WI: THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. This is a 'Plan' as regulated under Wisconsin Law and as referenced in the Federal Public Law 93-637. Proof of loss must be provided as soon as reasonably possible and within (1) year from the request. Failure by You to furnish proof of loss within this timeframe does not invalidate or reduce a claim unless We are prejudiced, and it was reasonably possible to meet the time limit. If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. This shall only apply to the original purchaser, and shall apply only if no Service Request has been made. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. If You cancel after this timeframe or when You incur a Service Request, We will issue a refund for any unearned pro rata portion of the price paid as of the cancel date in addition to an administrative fee not to exceed ten percent (10%) of the Plan price or twenty-five dollars (\$25), whichever is less. In the event Your Covered Item is a total loss, You may cancel this Plan and receive a pro rata refund of the Plan purchase price, less any claims paid. We may only cancel this Plan for (a) nonpayment of the price; (b) material misrepresentation by You; or (c) substantial breach of duties by You relating to the Covered Item or its use. If We cancel this Plan, We will provide written notice with the cancellation date and reason for cancellation at the last known mailing or electronic address at least five (5) days, prior to the cancellation date. The **ARBITRATION** provision is deleted. It is not applicable to You.

WY: If You cancel this Plan within the first twenty (20) days of mailing or ten (10) days of delivery, the price has been paid, and no Service Requests have been paid, the Plan is void and We will issue a full refund, including applicable sales tax. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after receipt of the cancellation request. This provision applies only to the original purchaser of the Plan and is not transferable. The **ARBITRATION** provision is deleted. It is not applicable to You.