



**Toll Free** (855) 649-4872  
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**National Home Warranty Inc., dba DWELLNESS**  
Provider's Name: **National Home Warranty, Inc. ("Dwellness")**  
Provider's Address: 3450 Karen Avenue, Las Vegas, NV 89121  
The Provider will administer the Contract.

Contract Holder's Name: \_\_\_\_\_

Contract Holder's Address: \_\_\_\_\_

This Contract is not insured by a liability policy. If not insured, this Contract is backed by the full faith and credit of the Provider. The items covered by this Contract and the cost of the coverage, is set out on the attached pricing matrix.

Contract Term: Commencing \_\_\_\_\_, 20 \_\_\_\_\_, and continuing for a period of one (1) year.

## TERMS OF COVERAGE

**1. Service Request:** If a Covered Item fails during the Contract Term, the Contract Holder must place a service request online at [www.dwellness.house](http://www.dwellness.house), or by email at info@dwellness.house, or by calling 702-641-8888 (Las Vegas). Upon receipt of a service request, NATIONAL HOME WARRANTY, INC. ("DWELLNESS") will call the Contract Holder to schedule a mutually convenient appointment during normal business hours. Alternatively, upon receipt of a service request, DWELLNESS may contact an independent service contractor (Contractor) within 3 hours during normal business hours (within 48 hours on weekends and holidays). In such later event, the assigned Contractor will call the Contract Holder directly to schedule a mutually convenient appointment during normal business hours. DWELLNESS will determine whether the service request constitutes an emergency, and DWELLNESS will make reasonable efforts to expedite emergency service. **"Emergency" as defined by Nevada Revised Statutes includes but is not limited to the loss of heating or cooling, loss of plumbing, or substantial loss of electrical service by the Contract Holder, and the emergency renders a dwelling unfit for a person to live because of defects that imminently endanger the health and safety of the occupants of the dwelling. Emergency service work will be started no later than 24 hours after the report of the claim and be completed as soon as reasonably practicable thereafter. If DWELLNESS determines that repairs cannot practicably be completed within three (3) calendar days after the report of the claim, then DWELLNESS will provide a status report to the Contract Holder by verifiable means, and in the case of Nevada Contract Holders, to the Nevada Commissioner of Insurance by electronic means, no later than three (3) calendar days after the report of the claim. The report will include a list of the required repairs or services, the primary reasons for the delay including the status of any parts required for the repair or service, the current estimated time to complete the repairs or service and contact information for the Holder to make inquiry. If the Holder is not satisfied with the way DWELLNESS is handling the claim, the Holder may contact the Nevada Commissioner of Insurance by calling, toll free: 888-872-3234.**

**2. Contractor Selected by Contract Holder:** Should DWELLNESS grant the Contract Holder permission to contact a Contractor of Contract Holder's own selection directly to perform a Covered Service, DWELLNESS will reimburse the Contract Holder in the amount of DWELLNESSES' actual cost to repair or replace the system or appliance only if the Contractor is qualified, licensed, insured, and provided a receipt for the cost to repair is delivered in writing to DWELLNESS within 30 days of Covered Service, prior to reimbursement. Once the Contractor arrives at the property and prior to the Contractor performing any repairs for which the Contract Holder may seek reimbursement, the Contract Holder must contact DWELLNESS by calling 702-641-8888 (Las Vegas) to confirm whether the service or repair is a Covered Service under the Contract.

**3. Deductible:** unless otherwise stated on the Summary Page, the Contract Holder is required to pay a One Hundred Dollar (\$100) deductible ("Deductible") for each trade service request submitted to DWELLNESS. For example, if a Contract Holder needs both a plumber and an appliance technician, a separate Deductible is due and payable for each. Limit of three items, served by the same trade, may be repaired during the same day for a single Deductible. The Deductible is due at the time the Contract Holder requests service and the Deductible is due regardless of whether: the requested service is covered or denied; the diagnosis results in a complete or partial exclusion of coverage; the Contractor is en route to the home and the Contract Holder cancels the appointment; Contract Holder fails to provide the necessary access to perform the service request, including not being home at the time of the prearranged appointment. Failure to pay a Deductible will result in suspension of coverage until such time as the Deductible is paid. Upon receipt of that payment, coverage will be reinstated for the remainder of the Contract Term. If the Deductible is not paid and is sent to collections, any fees to collect payment will be charged to the Contract Holder.

**4. Warranty on Service Work:** Service work is warrantied (without an additional Deductible) for 30 days. The 30 -day warranty applies only to malfunctions that are reported to DWELLNESS during the Term of the Contract.

**5. Commencement of Homeowner's Coverage:** If the Contract was purchased incident to the purchase of a property, and if the fee for the Contract was paid through escrow, Homeowner's coverage starts at the Close of Escrow and continues for a period of one year. If the contract fee has not been received by DWELLNESS, requests for service will be dispatched once payment of the contract fee is verified by the closing agency or another source of contract payment is made (i.e., credit card). All calls for service must be made prior to the expiration of the Contract. **FOR HOMES NOT GOING THROUGH A STANDARD REAL ESTATE TRANSACTION, CONTRACT COVERAGE BEGINS 30 DAYS FOLLOWING RECEIPT OF PAYMENT BY DWELLNESS. IN ALL CASES, ANY REQUESTED COVERAGE OPTIONS MUST BE ADDED AT THE TIME OF PURCHASE.**

**6. New Construction Coverage:** Coverage, including any optional coverage begins on the first anniversary of the Close of Escrow and continues for four years from that date, provided the plan fee is received by DWELLNESS within 10 working days from the Close of Escrow. All systems and appliances to be covered must be in good working condition at the time coverage begins on the first anniversary after the Close of Escrow. Anytime during the first year of ownership, the Contract Holder may call DWELLNESS for assistance in the event a problem arises with a system or appliance generally described in the Contract. DWELLNESS will assist the Contract Holder in contacting the manufacturer or contact the manufacturer on the Contract Holder's behalf to determine the remedies available to the Contract Holder under the manufacturer's warranty for the system or appliance associated with the Contract Holder's request.

**7. Homeowner Coverage:** This Contract covers single-family dwellings, townhouses, and condominiums under 5,000 square feet. If this Contract is for a single-family dwelling located in a multi-unit building, then only systems and appliances contained within the confines of the covered dwelling are covered. Common systems and common appliances located in the multiple unit building and serving multiple units are not covered unless each unit within the building has purchased coverage (see paragraph 8, below). Guest houses, casitas or similar structures require a separate contract. Covered dwellings cannot be used for commercial purposes, for example, as day care centers, nursing care homes, fraternity/sorority houses, etc.

**8. Duplex, Triplex, and Fourplex Dwellings:** If this Contract is for a duplex, triplex, or fourplex dwelling, then every unit within such dwelling must be covered by a DWELLNESS contract for coverage to apply to common systems. Should any unit within such duplex, triplex or fourplex dwelling not be covered by a DWELLNESS contract, then there is no coverage for common systems and common appliances. A Deductible shall be assessed for every unit provided service.

**9. Limitation to Covered Items:** This Contract covers only those parts, components, systems, and appliances specifically mentioned as covered and excludes all others. Exclusions from coverage vary with the coverage option selected. Specific exclusions from coverage are listed in the descriptions of the coverage options beginning on page 8. We recommend that you review your Contract completely. Covered systems and/or appliances must be located within the main foundation of the home or garage except for exterior well pump, air conditioner/evaporative cooler, pressure regulator, waste/stop valves, water heaters, pool/spa equipment, sewage ejector pump and outdoor septic tank system equipment. All coverage is subject to the limitations and conditions mentioned in this Contract.

**10. Optional Seller's Coverage:** If desired, Seller's optional coverage must be ordered in conjunction with a Homeowner's Plan. Seller's Coverage begins upon issuance of a confirmation number by DWELLNESS and continues for 180 days (100 days for the Basic Plan), the Close of Escrow, or termination of a listing, whichever comes first ("Seller's Coverage period"). Seller's Coverage may be extended at DWELLNESS' sole discretion. Normally, Seller's Coverage is for a period of up to 180 days prior to the Close of Escrow. Seller's Coverage is not available on homes more than 5,000 square feet, for sale by owner properties, New Construction Coverage, multi-unit homes, guest houses, casitas, or any of the Homeowner's Coverage Options. The combined Contract aggregate limits for the access, diagnosis, repair, and replacement of the following items during the Seller's Coverage period apply: heating and/or air conditioning system/evaporative cooler and ductwork = \$1,500 maximum; furnace failures due to a cracked heat exchanger or combustion chamber = \$500 maximum. All other limits and aggregates apply.

**11. Condition of System or Appliance Upon Commencement of Coverage:** Covered Systems or Appliances must be in good, safe working order at the start of the Contract, or they are not covered under your home warranty Contract. Unknown pre-existing conditions will be covered if, at the time the coverage began, the defect or malfunction would not have been known to the Buyer (new Homeowner), Seller, agent, or home inspector by a visual inspection and by operating the system or appliance. A visual inspection of the covered item verifies that it appears structurally intact and without damage or missing parts that would indicate inoperability. Operating the Covered Item is defined as turning the item on and off to ensure that it is operational. While turned on, the item operates without causing damage, irregular sounds, smoke, or other abnormal outcomes.

**12. Malfunction due to Insufficient Maintenance, Rust Corrosion, Sediment, Calcium:** DWELLNESS will not repair or replace Covered Systems or Appliances which mechanically malfunction due to insufficient maintenance, rust, corrosion, sediment, or calcium unless otherwise noted in this Contract.

**13. Cancellation of Contract:** This Contract may be cancelled by DWELLNESS before it expires for the following reasons: (a) non-payment of Contract fees or Deductibles by Contract Holder; (b) conviction of the Contract Holder of a crime which results in an increase in the service under the Contract; (c) fraud or material misrepresentation by Contract Holder in obtaining the Contract or in presenting a claim; (d) discovery of an act or omission by the Contract Holder; or a violation by the Contract Holder of any condition of the service Contract which occurred after the effective date of the Contract and which substantially and materially increases the service under the Contract; or (e) a material change in the nature or extent of the required service or repair which occurs after the effective date of the service Contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the service Contract was issued or sold. If the Contract is cancelled by DWELLNESS, the Contract Holder shall be entitled to a prorated refund of the paid contract fee for the unexpired term. The cancellation of the service Contract will become effective 15 days after the notice of cancellation is mailed to the Contract Holder. If the Contract is cancelled by the original purchasing Contract Holder in a written request, the Contract Holder shall be entitled to a prorated refund of the unearned paid Contract fee for the unexpired term, less (1) any unpaid Deductibles, (2) benefits paid during the current contract year, and (3) a cancellation fee of \$25. In such case, the Contract is void and DWELLNESS shall refund the purchase price of the Contract to the original Contract Holder if Holder has not made a claim under the Contract and the Holder returns the Contract to the provider (a) within 20 days after the date DWELLNESS mails the Contract to the Contract Holder; or (b) within 10 days after the purchaser receives a copy of the Contract if DWELLNESS furnished the Contract Holder with a copy of the Contract at the time of the purchase. The refund of the purchase price will be refunded within the 45 days after the Contract is returned or DWELLNESS will pay the Contract Holder a penalty of 10% of the purchase price for each 30-day period or portion thereof that the refund remains unpaid.

**NOTE:** If the purchase price of the Contract is financed and the loan has not been paid in full by the Contract Holder, DWELLNESS may provide a refund to the Contract Holder pursuant to NAC 690C.120(6) or NRS 690C.250 by sending the refund to the lender. The amount of refund that may be sent to the lender will not exceed the Contract Holder's outstanding balance on the loan.

**14. Renewal of Term.** If a monthly payment Contract has been selected and if DWELLNESS elects to renew the Contract, DWELLNESS will notify Contract Holder approximately 45 days prior to expiration of coverage. The Contract will renew automatically for an additional one-year coverage term unless Contract Holder notifies DWELLNESS in writing prior to expiration.

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## LIMITS OF LIABILITY

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**1. DWELLNESSES' liability is limited to failures of Covered Systems or Appliances due to normal wear and tear during the term of the Contract.**

**2. DWELLNESS reserves the right to obtain a second opinion at its own expense. The Contract Holder may order a second opinion, but the Contract Holder shall be responsible for the cost of that second opinion.**

**3. DWELLNESS will determine whether a covered item will be repaired or replaced. Except as otherwise noted in this Contract, replacements will be of similar features, capacity, and efficiency as the item being replaced. DWELLNESS is not responsible for matching dimensions, brand, or color except for appliances with stainless steel or a similar material finish which will be replaced by DWELLNESS with the same finish, limited to applicable contract aggregates.**



When parts are necessary for completion of service, DWELLNESS will not be responsible for delays that may occur in obtaining those parts. DWELLNESS reserves the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts. This Contract provides coverage for such items once the limits for any other contract, warranty, or insurance policy covering the items are reached. Furthermore, this Contract covers components of the systems and appliances which are specifically identified as covered in this Contract and which are not covered by any other contract, warranty, or insurance policy. Unless otherwise noted in the Contract, DWELLNESS is not responsible nor liable for the disposal cost(s) of appliances, systems, equipment, or components of equipment including refrigerant, contaminants, or other hazardous or toxic materials.

4. When federal, state, or local regulations, building or similar code criteria require improvements or additional costs to service a Covered System or Appliance, including permits, the costs to meet the proper code criteria, including the cost of permits, shall be the sole responsibility of the Contract Holder, unless otherwise noted in this Contract. DWELLNESS will be responsible for repairs or replacement of Covered Systems or Appliances after the proper code criteria are met, except where otherwise noted in this Contract. When upgrading Covered Systems, parts, or components to maintain compatibility with equipment manufactured to be compliant with federally mandated energy efficiency requirements, DWELLNESS is not responsible nor liable for the cost of construction, carpentry, or other structural modifications made necessary by installing different equipment.

5. DWELLNESS is not responsible for repair or replacements due to misuse or abuse, disassembled or missing parts nor for failures or damage caused due to: fire, flood, drought, smoke, lightening, freeze, earthquake, explosion, theft, storms, accidents, riots, war, hostilities, acts of terrorism, vandalism, strikes or work slowdowns, animal or pest damage, power failure, surge or overload, soil movement, structural damages, design deficiency, manufacturer's recall, inadequate capacity, land subsidence, slope failure, or cosmetic defects. Except where otherwise noted in this Contract, failures due to improper previous repair or installation of appliances, systems or components is not covered. DWELLNESS will not perform routine maintenance or cleaning. The Contract Holder is responsible for providing routine maintenance and cleaning of covered items to ensure continued coverage of such items. For example, heating and air conditioning systems require periodic cleaning and/or replacement of filters, and water heaters require periodic flushing.

6. DWELLNESS is not responsible for consequential or secondary damages resulting from the failure of a Covered System or Appliance or the failure to provide timely service due to conditions beyond DWELLNESS' control, including but not limited to delays in securing parts, equipment, or labor difficulties. DWELLNESS is not responsible for food spoilage, loss of income, utility bills, living expenses, personal or property damage.

7. DWELLNESS is not responsible for providing access to repair or replace a Covered System or Appliance unless otherwise noted in this Contract. When access is provided under this Contract, restoration to walls, closets, floors, ceilings, or the like, will be to a rough finish only. DWELLNESS is not responsible for the cost of modifications necessary to repair or replace a Covered System or Appliance, including but not limited to pipe runs, flues, ductwork, structures, electrical, or other modifications. DWELLNESS does not cover systems, appliances or equipment designed for commercial use.

8. DWELLNESS is not responsible for Smart Home Systems, electronic systems, computerized systems, or remote energy management systems including, but not limited to zone-controlled systems,

systems, lighting, energy, security, pool/spa, entertainment/media/audio, or appliances. Solar systems and components are not covered.

9. Common systems and appliances are not covered except in the case of a duplex, triplex, or fourplex dwelling, and unless every unit is covered by DWELLNESS. If this Contract is for a dwelling of five (5) units or more, only the items contained within each individual unit are covered. Common systems and appliances are excluded.

10. DWELLNESS reserves the right to provide cash in lieu of repair or replacement of a Covered System or Appliance in the amount of DWELLNESS' actual cost to repair or replace such a system or appliance, less any service costs previously incurred by DWELLNESS. In cases where parts are not available, DWELLNESS' obligation is limited to cash in lieu of repair equal to latest available price for the repair part online or by the vendor last known plus labor. The amount provided as cash in lieu of repair is generally less than retail replacement cost. The amount provided as cash in lieu is generally less than retail replacement cost. DWELLNESS is not responsible for the cost of repairing or replacing the Covered System or Appliance once Contract Holder accepts cash in lieu of service.

11. If the covered property changes ownership prior to the expiration of the Contract, the Contract Holder may call 702-641-8888 (Las Vegas) to transfer coverage to the new owner for the remainder of the current Contract Term. This Contract is transferrable. There is no fee for transfer. This Contract may be renewed or assigned at the sole discretion of DWELLNESS, subject to applicable rates and terms.

12. Coverage on Covered Systems and Covered Appliances which are the subject of lease option agreements is available for the lessor only. The Contract fee is due and payable to DWELLNESS upon execution of the lease and continues for one (1) full year.

13. DWELLNESS is not responsible under any circumstances for the diagnosis, repair, removal, or remediation of mold, mildew, rot, or fungus, or damages resulting from the same, even when caused by, or related to the malfunction, repair, or replacement of a Covered System or Appliance.

14. DWELLNESS is not responsible for repairs related to lack of capacity or inadequacy in volume, size, or input/output performances determined by the manufacturer or industry standards.

15. This Contract is backed by the full faith and credit of National Home Warranty, Inc. (DWELLNESS).

16. DWELLNESS is not responsible for restocking and returning fees.

## **RESOLUTION OF DISPUTES**

**MANDATORY ARBITRATION.** This provision constitutes an agreement to arbitrate disputes on an individual basis. However, notwithstanding this agreement to arbitrate, either party may bring an individual action in small claims court instead of pursuing arbitration, so long as the action is with the jurisdiction of the small claims court.

Any claim, dispute or controversy, regarding any contract, tort statute, or otherwise ("Claim"), arising out of or relating to this Contract, any service provided pursuant to this Contract, its issuance, a breach of any of its provisions, any controversy or claim arising out of the transaction giving rise to this Contract, or the relationships between the parties hereto shall be resolved by a single arbitrator through binding arbitration administered by the American Arbitration Association ("AAA"), under the AAA Commercial Consumer, as applicable, Rules in effect at the time the Claim is filed ("AAA Rules"). Copies of AAA Rules [www.adr.org](http://www.adr.org)

The arbitration will take place in the same county in which the property covered by the Contract is located. The arbitrator's decision shall be final, binding, and non-appealable. Judgment upon the award may be entered and enforced in any court having jurisdiction. This clause is

made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act. **BY ENTERING INTO THIS CONTRACT, THE PARTIES ACKNOWLEDGE THAT THEY ARE GIVING UP THE RIGHT TO A JURY TRIAL, AND THE RIGHT TO PARTICIPATE IN ANY CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER REPRESENTATIVE OR CONSOLIDATED ACTION, INCLUDING ANY CLASS ARBITRATION OR CONSOLIDATED ARBITRATION PROCEEDING.** Neither party shall sue the other party other than as provided herein or for enforcement of this clause or of the arbitrator's award. The arbitrator, and not any federal, state, or local court, shall have exclusive authority to resolve any dispute relating to the interpretation, applicability, unconscionability, arbitrability, enforceability, or formation of this Contract including any claim that all or any part of the Contract is void or voidable. However, the preceding sentence shall not apply to the clause entitled "Class Action Waiver." This arbitration agreement will survive the termination of this Contract. **As noted above, a party may elect to bring an individual action in small claims court instead of arbitration, so long as the dispute falls within the jurisdictional requirements of small claims court.**

### **CLASS ACTION WAIVER.**

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

This agreement to arbitrate constitutes the entire and complete understanding and agreement between the parties as relates to dispute resolution, and it supersedes all prior and contemporaneous agreements and understandings of the parties regarding dispute resolution. No modifications or amendments to this agreement to arbitrate are effective unless in writing and signed by both parties.

### **PAYMENT OPTIONS**

DWELLNESS offers three (3) payment options: a single annual payment at the commencement of the Contract Term, three (3) monthly payments at the beginning of the first, second, and third months of the Contract Term, and equal monthly payments during the entire Contract Term.

### **HOMEOWNER'S STANDARD COVERAGE: HVAC SYSTEM PLAN**

#### **Heating / Air Conditioning / Evaporative Cooler / Ductwork**

The heating/air conditioning/evaporative cooler system must be designed for residential application and cannot exceed two systems limited to a 5-ton capacity each. DWELLNESS will pay for costs associated with the use of cranes or other lifting equipment to service roof-top equipment or air conditioning/evaporative cooler units. Covered heating system must be main source of heat to the home.

**Covered:** All parts and components that affect the operation of the following heating and air-cooling systems: forced air (gas, electric, oil) – built-in floor and wall heaters – hot water or steam circulating heating systems – heat pumps – package units – mini-splits – electric baseboard – room heaters – ducted central electric split and packaged units – evaporative coolers. If DWELLNESS determines that a heat pump – split system type of heating/condensing unit has experienced a failure, DWELLNESS

will replace with a unit that meets federally mandated SEER and HSPF\* requirements, including the replacement of any covered components that are necessary to maintain compatibility with the replacement unit; such as the air handler – evaporative coil – transition – plenum – indoor electrical – duct connection – accessible refrigerant and condensate drain lines – thermostatic expansion valve – ducts from heating and/or cooling unit to connection at register or grill – refrigerant recovery. Refrigerant recharge limit: With Purchase of Essential or Enhanced Plan \$25 per pound. With purchase of Premium Plan: No limit.

**NOT COVERED: SOLAR HEATING SYSTEMS – GEOTHERMAL SYSTEMS – GLYCOL SYSTEMS – PORTABLE AND FREESTANDING UNITS – HUMIDIFIERS, DEHUMIDIFIERS AND ELECTRONIC AIR CLEANERS – FUEL AND WATER STORAGE TANKS – REGISTERS AND GRILLS – FILTERS – HEAT LAMPS – FIREPLACES – WOOD, PELLET OR GAS STOVES (EVEN IF ONLY SOURCE OF HEATING) – CHIMNEYS – FLUES – VENTS – FIREPLACE INSERTS AND KEY VALVES – CABLE HEAT – CLOCKS – TIMERS – OUTSIDE OR UNDERGROUND PIPING AND COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS – WELL PUMP AND WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS – NOISE - INACCESSIBLE REFRIGERANT AND CONDENSATE DRAIN LINES – GENERAL MAINTENANCE AND CLEANING – DRAIN PANS - IMPROPER USE OF METERING DEVICES – SYSTEMS WITH IMPROPERLY MATCHED CONDENSING UNIT AND EVAPORATIVE COIL PER MANUFACTURER'S SPECIFICATIONS UNLESS OTHERWISE NOTED IN THIS CONTRACT – SYSTEMS CONTAINING CONTAMINATED GAS OR CONTAINING GAS NOT RECOMMENDED PER MANUFACTURER'S SPECIFICATIONS – ZONE CONTROL AND RELATED COMPONENTS OF FORCED AIR SYSTEMS – AIR CONDITIONING OR HEATING UNITS DESIGNED BY THE MANUFACTURER TO BE PORTABLE OR TO BE OPERATED IN A WINDOW OR INSTALLED IN A WALL – MULTI-SPLIT AIR CONDITIONING UNITS -- CONDENSER HOUSING – GAS OR PROPANE AIR CONDITIONERS – WATER TOWERS – CHILLERS – DAMPERS – INSULATION – IMPROPERLY SIZED DUCTWORK – COLLAPSED OR CRUSHED DUCTWORK – DUCTWORK WHERE ASBESTOS IS PRESENT – DUCTWORK DAMAGED BY MOISTURE – COSTS FOR INSPECTIONS, DIAGNOSTIC TESTING, VERIFICATION AND PERMITS AS REQUIRED BY ANY FEDERAL, STATE, LOCAL LAW, REGULATION OR ORDINANCE.**

**Limits:** Limited to two (2) air conditioning or evaporative cooler systems not to exceed five (5) tons per unit. The access, diagnosis, repair or replacement of any hot water, radiant heat, steam circulating, air transfer, **evaporator coil, condenser coil,** diesel or hydraulic heating system(s) is **limited to \$1,500 aggregate per Contract Term.** The access, diagnosis, repair or replacement of the ductwork is **limited to \$1,000 aggregate per Contract Term.** The access, diagnosis, repair, or replacement of any compressor, **heat exchangers is limited to \$1,000 aggregate per Contract Term.**

**Optional Seller's Coverage:** When selected, the access, diagnosis, repair, or replacement of the heating and/or air conditioning system/evaporative cooler and ductwork is **limited to a combined aggregate of \$1,500 maximum** during the Seller's Coverage period. If the failure of a furnace is due to a cracked heat exchanger or combustion chamber, the access, diagnosis, repair, or replacement of the furnace is **limited to \$500 maximum during the Seller's Coverage period.** \*SEER – Seasonal Energy Efficiency Ratio; HSPF – Heating Seasonal Performance Factor

**HVAC Maintenance:** One (1) HVAC maintenance visit per year to: 1) inspect condensate drain, refrigerant levels, heat exchanger, electrical strip heaters, defrost mode, heat mode, electrical connections, ignition assembly, blower assembly, motors and capacitors, air filters, vibration



noise, evaporative coil, condenser coil, clean and inspect condenser coil; 2) monitor refrigerant pressure, heating cycle; 3) measure volts and amps, temperature difference of supply and return; and 4) lubricate serviceable moving parts. Contract Holder is responsible for requesting the maintenance. A Deductible is due for the seasonal maintenance requested.

**NOT COVERED: FILTERS – CLEARING OF CONDENSATE LINE STOPPAGES – EVAPORATOR/INDOOR COIL CLEANING – INCLUDING ACID CLEANING – CLEANING OR UNCLOGGING SERVICES REQUIRED TO CORRECT PROBLEMS RELATED TO LACK OF MAINTENANCE.**

**Limits:** Maintenance only provided from October 1 through April 30. If Contract Holder would like additional units maintained a Deductible of \$100 will be due per unit. Service within 24 hours does not apply to HVAC maintenance.

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## **HOMEOWNER'S STANDARD COVERAGE: PLUMBING SYSTEM PLAN**

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### **Plumbing System**

**Covered:** Faucets – Shower heads – shower arms – garbage disposal – instant hot water dispenser – repair of leaks and breaks in water, waste, vent, or gas lines within the perimeter of the main foundation of the home or garage – shower/tub valves/diverters/basket strainers (replaced with chrome builder's standard) – angle stops – gate valves – waste and stop valves – toilet tanks, bowls, and working mechanisms (replacement toilets will be white builder's standard) – wax ring seals – permanently installed sump pumps (ground water only) – built-in whirlpool bathtub motor pump assemblies – pressure regulators – pop-up assemblies.

**NOT COVERED: FIXTURES –BATHTUBS – SINKS – SHOWER ENCLOSURES AND BASE PANS – MULTIFUNCTION VALVE – BODY SPRAY AND THEIR RELATED COMPONENTS, THERMOSTATIC VALVES – CAULKING AND GROUTING – FILTERS – HOSE BIBS – SEWAGE EJECTOR PUMPS – TOILET SEATS AND LIDS – SEPTIC TANKS – WATER SOFTENERS – FLOW RESTRICTIONS IN FRESH WATER LINES – SAUNAS – STEAM ROOMS – BIDETS – WHIRLPOOL BATHTUB JET PLUMBING – INDOOR OR OUTDOOR SPRINKLER SYSTEMS – BOOSTER PUMPS – WASHING MACHINE HOOK-UPS – WASTE AND OVERFLOW – SHOWER FLANGE – MULTI-VALVE MANIFOLDS OR MANABLOC SYSTEMS – NOISES OR ODORS WITHOUT A RELATED MALFUNCTION – DISCOLORED WATER -- CONDITIONS OF ELECTROLYSIS.**

**Limits:** The access, diagnosis, and repair of concrete-encased or inaccessible plumbing lines is limited to \$500 aggregate per Contract Term. DWELLNESS will provide access through unobstructed walls, ceilings, floors, concrete slabs, and the like, and will return all openings made for access to a rough finish only, subject to the \$500 limit indicated. DWELLNESS is not responsible for trim, texture, paint, wallpaper, tile, carpet, or the like. Optional coverage is available for an increased limit to \$1,500 per Contract Term. The diagnosis, repair, or replacement of faucets is limited to \$300 per fixture. The access, diagnosis, and repair for pressure regulator value is limited to \$500 aggregate per Contract Term.

### **Plumbing Stoppages**

**Covered:** Clearing of sewer line and mainline stoppages with standard sewer cable to 100 feet from point of access at existing ground level cleanout; not to extend beyond the sidewalk or curb demarcation line; including hydro jetting if stoppage is unable to be cleared with cable. Clearing of branch drain line stoppages in sink, tub, shower drains and toilets with standard sewer cable from point of access, including existing accessible cleanout, p-trap, drain or overflow access point.

**NOT COVERED: STOPPAGES AND/OR COLLAPSE OF WATER, DRAIN, OR GAS LINES CAUSED BY ROOTS OR FOREIGN OBJECTS. ACCESS TO DRAIN, SEWER OR MAIN LINES FROM VENT OR REMOVAL OF A TOILET; COSTS TO LOCATE, ACCESS, OR INSTALL GROUND LEVEL OR DRAIN LINE CLEANOUTS.**

## **Water Heater (Gas or Electric)**

**Covered:** All parts and components that affect operation including tankless water heaters, lowboy units and recirculating pumps. DWELLNESS will replace with a unit that meets federally mandated energy efficiency requirements. A charge will be assessed in the event Contract Holder requests an upgrade to the existing water heater relating to its capacity, size, or type.

**NOT COVERED: SOLAR UNITS AND/OR COMPONENTS – HOLDING TANKS – FLUES AND VENTS.**

**Limits:** The access, diagnosis, repair, and replacement of any water heater/heating combination unit, hot water heater system or steam circulating heating system(s) is **limited to \$1,500 aggregate per Contract Term.**

**Plumbing Maintenance:** One (1) plumbing maintenance visit per year to: 1) inspect exterior plumbing and water quality: hose bibs, water meter, emergency shut off valve, water pressure, water softener present, salt level, cycle through regen, water hardness; 2) inspect water heater: water heater flush, relief valve, water connections, flue pipe, gas shut off, water shut off, circulating pump, code issues; 3) inspect kitchen plumbing: garbage disposal, emergency shut offs, water supplies, fill and drain sink, exposed drainage piping, faucet, reverse osmosis system, hot water dispenser; and 4) inspect bathroom plumbing: tub/shower drain, tub/shower faucet, shower head, tub diverter, dye test toilet, toilet seat, base of toilet, lavatory faucet, fill and drain sink, exposed drain and water lines, emergency shut off valves, water supplies, roman tub valve, operated jetted tub. A Deductible is due for plumbing maintenance requested.

**Limits:** Service within 24 hours does not apply to plumbing maintenance. Tankless system is an additional \$180.

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## **HOMEOWNER'S STANDARD COVERAGE: APPLIANCE SYSTEM PLUS PLAN**

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### **Electrical System / Doorbell / Smoke Detectors**

**Covered:** Main electrical panel/sub panel, breakers, electrical outlets, light switches, bath exhaust fans, doorbell, and smoke detectors.

**NOT COVERED: LIGHT FIXTURES – BALLAST – HEAT LAMPS – FEDERAL PACIFIC BREAKER PANELS – ALARMS/INTERCOMS AND CIRCUITS/VIDEO SECURITY SYSTEMS – INADEQUATE WIRING CAPACITY – POWER FAILURE OR SURGE – LOW VOLTAGE WIRING – DIRECT CURRENT (D.C.) WIRING OR COMPONENTS – LIGHT BULBS-BATTERIES**

**Electrical Maintenance:** One (1) electrical maintenance visit per year: 1) inspect indoor and outdoor load center; 2) testing all breakers including ARC fault and ground fault breakers; 3) visually inspect all wiring in load center; 4) tighten all lugs; 5) check for proper grounding; 6) check for proper weather protection; 7) thermal image panel for hot spots; 8) inspect all switches and outlets; 9) check all outlets for grounding; 10) test GFCI outlets; 11) visually inspect wall plates; 12) inspect accessible (with 6 foot ladder) all ceiling fans and blades; 13) inspect all disconnects and whips; 14) check for dedicated circuits at water heater, AC and appliances that require one; and 15) check for weather resistant receptacles where applicable. A Deductible is due for electrical maintenance requested.

**Limits:** Service within 24 hours does not apply to electrical maintenance.

### **Telephone Wiring**

**Covered:** Telephone wiring used solely for residential telephone service located within the walls of the main dwelling.

**NOT COVERED: TELEPHONE JACKS – PLUGS – LIGHTS – TRANSFORMERS AND OTHER POWER UNITS – COVER PLATES – TELEPHONE UNITS – ANSWERING DEVICES – BURGLAR ALARMS/INTERCOMS AND CIRCUITS – TELEPHONE FUSES – WIRING WHICH IS THE PROPERTY OF A TELEPHONE COMPANY – AUDIO/VIDEO/COMPUTER OR OTHER CABLE.**

### **Central Vacuum System**

**Covered:** All parts and components that affect operation.

**NOT COVERED: REMOVABLE HOSES – ACCESSORIES – CLOGGED PIPES.**

**Limits:** DWELLNESS is not responsible for the cost of gaining access to or closing access from the floor or walls either to locate the cause of malfunction or to affect repair or replacement.

### **Garage Door Opener**

**Covered:** Wiring – motor – switches – receiver unit – track drive assembly – hinges – springs – cables – rollers – guides.

**NOT COVERED: GARAGE DOORS – REMOTE TRANSMITTERS – KEYPADS**

**Limits:** The diagnosis and repair on springs is limited to \$250 aggregate per Contact Term.

### **Ceiling / Exhaust / Attic Fans (Built-in)**

**Covered:** All parts and components that affect operation (replaced with builder's standard).

**NOT COVERED: LIGHT KITS AND REMOTE TRANSMITTERS**

### **Kitchen Appliances**

**Covered:** All parts and components having a model number and a serial number that affect the primary operation of:

- Dishwasher
- Range/Oven/Cooktop
- Built-in Microwave
- Trash Compactor
- Kitchen Exhaust Fan

Note: Garbage Disposal and Instant Hot Water Dispenser are covered under Plumbing System.

**NOT COVERED: RACKS – ROLLERS – BASKETS – HANDLES – DIALS – KNOBS – SHELVES – GLASS TRAYS – CLOCKS (UNLESS IT AFFECTS THE OPERATION OF THE RANGE/OVEN/COOKTOP) – MEAT PROBE ASSEMBLIES – LIGHT KITS – INDOOR BARBEQUE – ROTISSERIES – INTERIOR LINING – MICROWAVE DOOR GLASS – PORTABLE OR COUNTERTOP UNITS – REMOVABLE ACCESSORIES INCLUDING BUCKETS – LOCK AND KEY ASSEMBLIES – MICROWAVES DESIGNED BY THE MANUFACTURER TO BE OPERATED ON A COUNTERTOP.**

**Limits:** Sensi-heat burners replaced with standard burners.

### **ReKey**

**Covered:** Locksmith service call to the property to rekey up to 4 keyholes (including deadbolts and doorknobs) and make two (2) copies of your new keys. To ReKey is to change the internal workings of a door lock so the old key cut no longer opens the lock.

**NOT COVERED: DUPLEXES, TRIPLEXES AND FOURPLEXES WILL NOT BE COVERED.**

### **Pest Control**

**Covered:** Pesticide treatment within the interior of the main foundation of the home and garage for ants, roaches (oriental, Turkistan, American), crickets, spiders, silverfish, millipedes, centipedes, pill bugs, ground beetles, earwigs, clover mites, and sowbugs. Deductibles shall apply.

**NOT COVERED: ANY PEST NOT LISTED ABOVE, FUNGUS, WOOD DESTROYING ORGANISMS, TERMITES, GERMAN ROACHES, BEES, WASPS, FLYING INSECTS, TICKS, FLEAS, BED BUGS, CARPENTER ANTS, PHARAOH ANTS, FIRE ANTS, MICE, RATS, CONTINUOUS TREATMENT SERVICE.**

## **HOMEOWNER'S STANDARD COVERAGE: BASIC PLAN (100-day Contract Term) and ESSENTIAL PLAN (One Year Contract Term)**

The items covered in the Homeowner's Standard Coverage – HVAC System Plan; Homeowner's Standard Coverage – Plumbing System Plan; and Homeowner's Standard Coverage – Appliance System Plus Plan, are combined for the Homeowner when the Essential Plan is purchased.

## **HOMEOWNER'S COVERAGE OPTIONS**

Optional coverage listed below may be purchased up to 30 days after the Close of Escrow, provided systems or appliances are in good working order. Coverage shall commence upon receipt of fees and will expire one (1) year after the Close of Escrow. Homeowner's Coverage Options are subject to the same Terms of Coverage and Limits of Liability contained in this Contract.

### **Air Conditioning / Evaporative Cooler Option**

**Covered:** Additional air conditioning or evaporative cooler system up to a combined total 5-ton capacity. DWELLNESS will pay for costs associated with the use of cranes or other lifting equipment to service roof top equipment or air conditioning/evaporative cooler units. Each additional system is \$125. Air conditioning or evaporative cooler systems considered high risk may be assessed a higher fee. **Also covered:** All parts and components that affect the operation of the air-conditioning system or evaporative cooler. If DWELLNESS determines that a heat pump – split system type of heating/condensing unit has experienced a failure, DWELLNESS will replace with a unit that meets federally mandated SEER\* requirements, including the replacement of any covered components that are necessary to maintain compatibility with the replacement unit; such as the air handler – evaporative coil – transition – plenum – indoor electrical – duct connection – accessible refrigerant and condensate drain lines – thermostatic expansion valve – ducts from cooling unit to connection at register or grill – refrigerant recovery. Refrigerant recharge limit: With Purchase of Essential or Enhanced Plan \$25 per pound. With purchase of Premium Plan: No limit.

**NOT COVERED: PORTABLE AND FREESTANDING UNITS – HUMIDIFIERS, DEHUMIDIFIERS AND ELECTRONIC AIR CLEANERS – FUEL AND WATER STORAGE TANKS – REGISTERS AND GRILLS – FILTERS – VENTS – CLOCKS – TIMERS – OUTSIDE OR UNDERGROUND PIPING AND COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS – WELL PUMP AND WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS -- NOISE – INACCESSIBLE REFRIGERANT AND CONDENSATE DRAIN LINES – DRAIN PANS – GENERAL MAINTENANCE AND CLEANING – IMPROPER USE OF METERING DEVICES – SYSTEMS WITH IMPROPERLY MATCHED CONDENSING UNIT AND EVAPORATIVE COIL PER MANUFACTURER'S SPECIFICATIONS UNLESS OTHERWISE NOTED IN THIS CONTRACT – SYSTEMS CONTAINING CONTAMINATED GAS OR CONTAINING GAS NOT RECOMMENDED PER MANUFACTURER'S SPECIFICATIONS – ZONE CONTROL AND RELATED COMPONENTS OF FORCED AIR SYSTEMS – AIR CONDITIONING DESIGNED BY THE MANUFACTURER TO BE PORTABLE OR TO BE OPERATED IN A WINDOW OR AIR CONDITIONING UNITS INSTALLED IN A WALL – MULTI-SPLIT AIR CONDITIONING UNITS -- CONDENSER HOUSING – GAS OR PROPANE AIR CONDITIONERS – WATER TOWERS – CHILLERS – DAMPERS – INSULATION – IMPROPERLY SIZED DUCTWORK – COLLAPSED OR CRUSHED DUCTWORK – DUCTWORK WHERE ASBESTOS IS PRESENT – DUCTWORK DAMAGED BY MOISTURE – DUCTLESS SYSTEMS – COSTS FOR INSPECTIONS, DIAGNOSTIC TESTING, VERIFICATION AND PERMITS AS REQUIRED BY ANY FEDERAL, STATE, LOCAL LAW, REGULATION OR ORDINANCE.**

**Limits:** The access, diagnosis, repair or replacement of any hot water, radiant heat, steam circulating, air transfer, Evaporative Cooler, condenser coil, diesel or hydraulic heating system(s) is **limited to \$1,500 aggregate per Contract Term.** The access, diagnosis, repair, or replacement of the ductwork is **limited to \$1,000 aggregate per Contract Term.** The access, diagnosis, repair, or replacement of any compressor, heat exchangers is **limited to \$1,000 aggregate per Contract Term.** Does not cover any parts or components relating to any heating system.



**Optional Seller's Coverage:** When selected, the access, diagnosis, repair, or replacement of the air conditioning system/evaporative cooler and ductwork is **limited to a combined aggregate of \$1,500 maximum** during the Contract Term. \*SEER – Seasonal Energy Efficiency Ratio

### **Pool & Built-in Spa Equipment Option**

**Covered:** All above ground and accessible parts and components of the filtration, pumping and heating system (including the pool sweep pump, pump motor, blower motor and timer).

**NOT COVERED:** LIGHTS – LINERS – SOLAR RELATED EQUIPMENT – UNDERGROUND WATER, GAS AND ELECTRICAL LINES – SKIMMERS – CHLORINATOR – OZINATOR – ORNAMENTAL FOUNTAINS – WATERFALLS AND THEIR PUMPING SYSTEMS – STRUCTURAL AND COSMETIC DEFECTS – COST OF ACCESS TO MAKE REPAIRS OR REPLACEMENTS – SPA JETS, POP-UP HEADS AND THEIR RESPECTIVE EQUIPMENT – TURBO OR MOTORIZED VALVES – ELECTRONIC/COMPUTERIZED CONTROLS AND CONTROL PANELS THAT ARE PART OF A REMOTE OR AUTOMATED MANAGEMENT SYSTEM (E.G., AQUALINK, INTELLI-TOUCH, OR THE LIKE) – SALT CELL – SALT WATER CONTROL UNIT – POOL SWEEPS AND RELATED CLEANING EQUIPMENT – SALT – ABOVE GROUND PORTABLE SPA.

**Limits:** The access, diagnosis, repair, or replacement of the pool/spa equipment repairs are **limited to \$2,000 aggregate per Contract Term**. Limited to one pool sweep pump, one pump motor, and one blower motor and timer.

### **Water Softener Option**

**Covered:** Water Softener and its respective equipment.

**Not Covered:** Leased or rented units, all treatment, purification, odor control, iron filtration components and systems; discharge drywells; resin bed replacement; salt; replacement filters, water filters, pre-filters, filter components; replacement membranes; water purification systems; reverse osmosis filtration system. Water Softener Option repairs and replacement is limited to \$1,000.

### **Clothes Washer and Dryer Option**

**Covered:** All parts and components having a model number and a serial number that affect the operation.

**NOT COVERED:** KNOBS – DIALS – TOUCH PADS – PLASTIC MINI TUBS – LINT SCREENS – VENTING – DISPENSERS – DAMAGE TO CLOTHING, ALL IN ONE TUB WASHER/DRYER UNIT – OUTER REAR TUB – INNER SPIN BASKET.

### **Kitchen Refrigerator Option**

Coverage is for one (1) of the following: a) one built-in kitchen refrigerator with freezer unit, b) one built-in all refrigerator with an all-freezer unit, or c) one freestanding kitchen refrigerator with freezer unit. Coverage includes dual compressor units. Refrigerator must be in the kitchen.

**Covered:** All parts and components having a model number and a serial number that affect the operation of one (1) kitchen refrigerator, ice maker, provided parts are available.

**NOT COVERED:** ANY REMOVABLE COMPONENT WHICH DOES NOT AFFECT THE PRIMARY FUNCTION – SHELVES – HANDLES – ICE CRUSHERS – FILTERS – INTERNAL THERMAL SHELLS – INSULATION – FOOD SPOILAGE – MULTIMEDIA CENTERS – WINE CHILLERS – WINE VAULTS – WATER DISPENSER AND RELATED EQUIPMENT – ICE DISPENSER – DOORS – DOOR SEALS.

**Limits:** The access, diagnosis, repair, or replacement of the unit is **limited to \$2,000 aggregate per Contract Term**. Repair or replacement of sealed systems is limited to \$500.

### **Additional Refrigeration Coverage Option**

(Only available with purchase of Kitchen Refrigerator Option. Units with more than one (1) compressor are not covered under this option.)

**Covered:** All parts and components having a model number and a serial number for a combined total of four (4) of the following units: additional

refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer, and freestanding ice maker. Additional Refrigeration Coverage includes coverage for ice maker, provided parts are available.

**NOT COVERED:** ANY REMOVABLE COMPONENT WHICH DOES NOT AFFECT THE PRIMARY FUNCTION – SHELVES – HANDLES – ICE CRUSHERS – FILTERS – INTERNAL THERMAL SHELLS – INSULATION – FOOD SPOILAGE – MULTIMEDIA CENTERS – WINE CHILLERS – WINE VAULTS – WATER DISPENSER AND RELATED EQUIPMENT – ICE DISPENSER – DOORS – DOOR SEALS.

**Limits:** The access, diagnosis, repair, or replacement of the units is **limited to a \$1,000 combined aggregate per Contract Term**. Repair or replacement of sealed systems is limited to \$500.

### **Duct Cleaning Option**

**Covered:** One (1) Duct cleaning service annually. An inspection will be performed prior to cleaning. Perform cleaning of accessible air ducts, supply and return registers, and grilles connected to the covered HVAC system. Cleaning services will address dust, debris, and pet fur. **Limits:** Limited to one (1) system. The maximum coverage for duct cleaning is limited to \$500 aggregate per contract term. Can purchase additional duct cleaning for additional systems at time of contract purchase.

**NOT COVERED:** REMOVAL OF MOLD, MILDEW, ASBESTOS, LEAD, OTHER HAZARDOUS MATERIALS OR OTHER BIOLOGICAL CONTAMINANTS REQUIRING CHEMICAL TREATMENT OR SPECIALIZED EQUIPMENT. CRUSHED, TORN, LEAKING OR DAMAGE DUCTS. DUCTS THAT ARE NOT DIRECTLY CONNECTED TO THE COVERED HVAC SYSTEM, INCLUDING VENTS FOR KITCHEN EXHAUST, BATHROOM FANS, OR OTHER NON-HVAC SYSTEMS, SPECIALTY OR CUSTOM DUCT WORK, INCLUDING THOSE WITH UNIQUE MATERIALS (E.G., INSULATED, FLEXIBLE, OR HIGH-PERFORMANCE DUCTS). COMPONENTS SUCH AS DAMPERS, ZONE CONTROL SYSTEMS, AIR PURIFIERS, AND HUMIDIFIERS INTEGRATED INTO THE DUCTWORK. NO REPAIRS INCLUDED.

### **Well Pump Option**

**Covered:** All parts of one (1) well pump; must be utilized as the main source of water to the home.

**NOT COVERED:** CONTROL BOXES – HOLDING OR STORAGE TANKS – PRESSURE TANKS – BOOSTER PUMPS – ACCESS TO REMOVE AND/OR REPAIR WELL PUMP SYSTEM – ALL PIPING AND ELECTRICAL LINES – WELL CASING – REDRILLING WELLS – DAMAGE DUE TO LOW WATER TABLE.

**Limits:** The access, diagnosis, repair, or replacement of the well pump is **limited to \$1,500 aggregate per Contract Term**.

### **Septic Tank System / Septic Tank Pumping Option**

**Covered:** All parts and components that affect the operation of one aerobic pump – one effluent pump – septic tank – waste line from house to tank. DWELLNESS will pump the septic tank once during the Contract Term if the stoppage is due to a full septic tank.

**NOT COVERED:** COLLAPSED OR BROKEN WASTE LINES OUTSIDE THE FOUNDATION EXCEPT THE LINE FROM HOUSE TO TANK – STOPPAGES OR ROOTS THAT PREVENT THE EFFECTIVE USE OF AN EXTERNALLY APPLIED SEWER CABLE – THE COST OF FINDING OR GAINING ACCESS TO THE SEPTIC TANK – THE COST OF SEWER HOOK-UPS – DISPOSAL OF WASTE – CHEMICAL TREATMENT OF THE SEPTIC TANK AND/OR WASTE LINES – TILE FIELDS AND LEACH BEDS – LEACH LINES – CESSPOOLS – SEEPAGE PITS – LATERAL LINES – INSUFFICIENT CAPACITY – CLEANOUTS. **Limits:** The access, diagnosis, repair or replacement of the aerobic pump, effluent pump, septic tank and line from house to tank is **limited to \$500 aggregate per Contract Term**.

## Sewage Ejector Pump Option

**Covered:** All parts and components that affect the operation of one (1) sewage ejector pump.

**NOT COVERED:** BASINS AND ANY COSTS ASSOCIATED WITH LOCATING OR GAINING ACCESS TO, OR CLOSING ACCESS FROM THE SEWAGE EJECTOR PUMP.

**Limits:** The diagnosis, repair, or replacement of the sewage ejector pump is **limited to \$500 aggregate per Contract Term**.

## Limited Roof Leak Repair Option

**Covered:** Repair of leaks caused by rain to shake, shingle, composition, tile, tar and gravel, or metal roofs located over the occupied living area.

**NOT COVERED:** CRACKED OR MISSING TILES, SHAKES OR SHINGLES, FOAM ROOFS, OR ANY OTHER MATERIAL NOT SPECIFICALLY MENTIONED AS COVERED. STRUCTURAL LEAKS OR LEAKS AT, ADJACENT TO, OR CAUSED BY, APPENDAGES OF ANY KIND INCLUDING GUTTERS, DOWNSPOUTS, FLASHING, PATIO COVERS, SKYLIGHTS, DECKS, SOLAR EQUIPMENT, VENTS, HEATING OR COOLING EQUIPMENT, ANTENNAS, BALCONIES OR CHIMNEYS, BUILT-IN ROOFS, DAMAGE CAUSED BY PERSONS WALKING OR STANDING ON ROOF, FAILURE DUE TO LACK OF NORMAL OR PREVENTATIVE MAINTENANCE WILL NOT BE COVERED. TOWNHOUSES, CONDOMINIUMS, DUPLEXES, TRIPLEXES AND FOURPLEXES WILL NOT BE COVERED.

**Limits:** Roof repairs are **limited to \$1,000 aggregate per Contract Term** for the repair of specific leaks that are a result of rain and/or normal wear and tear provided the roof was in good, watertight condition at start of Contract Term. If replacement of the existing roof is necessary, in whole or in part, DWEELLNESS' liability is limited to cash in lieu of the estimated cost of repair of the leaking area only, as if the repair of that area were possible. Leaks existing prior to the start of the Contract Term will not be covered. This coverage is not renewable and is not available on direct-to-consumer contracts.

## Sewer/Septic Line Plus Restoration

**Covered:** Repair or replacement due to normal wear of a leaking or permanently blocked exterior sewer/septic line for which Contract Holder has sole responsibility, that supports the covered dwelling. An exterior sewer line is the line that takes wastewater from the external wall of the covered dwelling to the property boundary. An exterior septic line is the line that takes wastewater from the external wall of the covered dwelling to the point of connection to the Contract Holder's septic tank on the property of the covered dwelling. **Basic Restoration:** Filling, raking, and reseeding of grass, reinstallation of existing soft landscaping and shrubbery and patching of paved surfaces to any area disturbed by the repair that is on Contract Holder's property of the covered dwelling. The resulting trench from any concrete cutting necessary to repair the exterior sewer/septic line will be patched with gravel and covered with asphalt, cement, or concrete. Debris will be removed from the restoration area. **Additional Restoration:** Landscaping including sod, mulch, shrubs not exceeding five (5) gallons in size, trees not exceeding six feet (6') in height, and resetting of bricks and stones for sidewalks, driveways, walls, and patios disturbed by the repair that is on Contract Holder's property of the covered dwelling. Patching or repairing asphalt or concrete sidewalks, driveways, steps, porches, and patios disturbed by the repair that is on Contract Holder's property of the covered dwelling. Patching or repairing asphalt or concrete sidewalks, driveways, steps, porches, and patios disturbed by the repair that is on Contract Holder's property of the covered dwelling. It may take up to six (6) months for restoration to be completed if adverse weather conditions occur.

**NOT COVERED:** REPAIRING OR REPLACING ANY PART OF THE EXTERIOR SEWER/SEPTIC LINE BEYOND THE LINEAR LIMIT OF THE PROPERTY OF THE COVERED DWELLING – SURVIVAL IS

NOT GUARANTEED OF ANY LIVING MATERIALS DISTURBED BY THE REPAIR – REPLACEMENT OF ANY DECORATIVE PAVING, PATHWAYS, OR LANDSCAPING FEATURES. ANY CORRECTION, UPGRADE, OR MOVE OF THE EXISTING EXTERIOR SEWER/SEPTIC LINE, NOT DIRECTLY RELATED TO THE NECESSARY REPAIR, IN ORDER TO MEET ANY CODE, LAW, REGULATION, OR ORDINANCE – REPAIRING OR REPLACING ANY PART OF THE EXTERIOR SEWER/SEPTIC LINE SHARED WITH OR OWNED BY ANY THIRD PARTY OR COVERED BY A HOMEOWNERS', CONDOMINIUM OR LIKE ASSOCIATION – REPAIRING OR REPLACING SEPTIC TANKS OR ANY OTHER TYPE OF COLLECTION TANK, LEACH FIELDS, GRINDER PUMPS, OR ANY NON-CONFORMING DRAIN LINE, SUCH AS BASEMENT OR STORM DRAIN, CONNECTED TO CONTRACT HOLDER'S EXTERIOR SEWER/SEPTIC LINE OF THE COVERED DWELLING – REPAIR OR REPLACEMENT TO MULTIPLE LINE SYSTEMS, ANY LINE THAT BRANCHES OFF CONTRACT HOLDER'S EXTERIOR SEWER/SEPTIC LINE OF THE COVERED DWELLING OR ANY SECONDARY LINES EXISTING IN THE CONTRACT HOLDER'S PROPERTY – PRE-EXISTING CONDITIONS, DEFECTS OR DEFICIENCIES WITH CONTRACT HOLDER'S EXTERIOR SEWER/SEPTIC LINE, OR IF ANY ROOTS WERE REMOVED FROM THE EXTERIOR SEWER/SEPTIC LINE PRIOR TO THE START DATE OF CONTRACT HOLDER'S FIRST TERM SHALL CAUSE CONTRACT HOLDER TO BE INELIGIBLE FOR ANY COVERAGE – PRE-EXISTING DAMAGES, EXCAVATIONS OR DISTURBANCES TO CONTRACT HOLDER'S PROPERTY OCCURRING PRIOR TO THE START DATE OF CONTRACT HOLDER'S FIRST TERM ARE NOT COVERED. CONTRACT HOLDER SHALL NOT BE ELIGIBLE FOR COVERAGE IF THE ENTIRE EXTERIOR SEWER/SEPTIC LINE IS SHARED WITH ANY THIRD PARTY OR COVERED BY A HOMEOWNERS', CONDOMINIUM OR LIKE ASSOCIATION – ADDITIONAL RESTORATION NOT COVERED: RESTORATION TO ANY PART OF CONTRACT HOLDER'S PROPERTY NOT DISTURBED OR EXCAVATED AS A RESULT OF A COVERED REPAIR. RESTORATION TO AN ENTIRE PAVED SURFACE IN ORDER TO MATCH COLOR OR TEXTURE – ANY PORTION OF CONTRACT HOLDER'S PROPERTY SHARED OR IS OWNED BY ANY THIRD PARTY OR IS COVERED BY A HOMEOWNER'S, CONDOMINIUM OR LIKE ASSOCIATION. RESTORATION TO BUILDINGS, SHEDS, GARAGES OR ANY OTHER STRUCTURES – RESTORATION TO SPRINKLER OR IRRIGATION SYSTEMS, PONDS, WATERFALLS, OR OTHER WATER STRUCTURES. RESTORATION TO FIELDS, MEADOWS, PASTURES OR WOODED AREAS. SOD, GRASS, SHRUBS, OR TREES THAT DIED OR FAILED TO GROW DUE TO LACK OF ONGOING CARE OR MAINTENANCE.

**Limits:** Exterior sewer/septic line repair and Basic Restoration is **limited to two (2) service requests per Contract Term further limited to \$3,000 for each service request**. Additional Restoration **limited to \$1,000 for each service request**.

## Exterior Water Service Line Plus Restoration

**Covered:** Repair or replacement due to normal wear and tear of a leaking, low pressure, or permanently blocked exterior water service line for which Contract Holder has sole responsibility that supports the covered dwelling. An exterior water service line is the line that supplies fresh water to Contract Holder's covered dwelling from Contract Holder's property boundary or external wall of Contract Holder's well casing to the external wall of Contract Holder's covered dwelling. Low pressure means less than thirty (30) pounds per square inch with two (2) or fewer fixtures open. **Basic Restoration:** Filling, raking, and reseeding of grass, reinstallation of existing soft landscaping and shrubbery and patching of paved surfaces to any area disturbed by the repair that is on Contract Holder's property of the covered dwelling. The resulting trench from any



concrete cutting necessary to repair the exterior sewer/septic line will be patched with gravel and covered with asphalt, cement, or concrete. Debris will be removed from the restoration area. **Additional Restoration:** Landscaping including sod, mulch, shrubs not exceeding five (5) gallons in size, trees not exceeding six feet (6') in height, and resetting of bricks and stones for sidewalks, driveways, walls, and patios disturbed by the repair that is on Contract Holder's property of the covered dwelling. Patching or repairing asphalt or concrete sidewalks, driveways, steps, porches, and patios disturbed by the repair that is on Contract Holder's property of the covered dwelling. It may take up to six (6) months for restoration to be completed if adverse weather conditions occur.

**NOT COVERED: REPAIRING OR REPLACING ANY PART OF THE EXTERIOR WATER SERVICE LINE BEYOND THE LINEAR LIMIT OF THE PROPERTY OF THE COVERED DWELLING. SURVIVAL IS NOT GUARANTEED OF ANY LIVING MATERIALS DISTURBED BY THE REPAIR. REPLACEMENT OF ANY DECORATIVE PAVING, PATHWAYS OR LANDSCAPING FEATURES. ANY CORRECTION, UPGRADE, OR MOVE OF THE EXISTING EXTERIOR SEWER/SEPTIC LINE, NOT DIRECTLY RELATED TO THE NECESSARY REPAIR, IN ORDER TO MEET ANY CODE, LAW, REGULATION, OR ORDINANCE. REPAIRING OR REPLACING ANY PART OF THE EXTERIOR SEWER/SEPTIC LINE SHARED WITH OR OWNED BY ANY THIRD PARTY OR COVERED BY A HOMEOWNERS', CONDOMINIUM OR LIKE ASSOCIATION. REPAIRS TO ANY LINE THAT BRANCHES OFF THE MAIN LINE, FOR EXAMPLE LINES FOR SPRINKLERS, POOLS, HOT TUBS, AND/OR OTHER OUT-DOOR SYSTEMS. THAWING OF FROZEN PIPES. ANY SHARED EXTERIOR WATER SERVICE LINE THAT PROVIDES SERVICE TO MULTIPLE PROPERTIES OR SECONDARY BUILDINGS. PRE-EXISTING CONDITIONS, DEFECTS OR DEFICIENCIES WITH CONTRACT HOLDER'S EXTERIOR WATER SERVICE LINE OR IF ANY ROOTS WERE REMOVED FROM THE EXTERIOR WATER SERVICE LINE PRIOR TO THE START DATE OF CONTRACT HOLDER'S FIRST TERM SHALL CAUSE CONTRACT HOLDER TO BE INELIGIBLE FOR ANY COVERAGE. PRE- EXISTING DAMAGES, EXCAVATIONS OR DISTURBANCES TO CONTRACT HOLDER'S PROPERTY OCCURRING PRIOR TO THE START DATE OF CONTRACT HOLDER'S FIRST TERM. NO COVERAGES AFFORDED IF THE EXTERIOR WATER SERVICE LINE IS SHARED WITH ANY THIRD PARTY OR COVERED BY A HOMEOWNERS', CONDOMINIUM OR LIKE ASSOCIATION. ADDITIONAL RESTORATION NOT COVERED: RESTORATION TO ANY PART OF CONTRACT HOLDER'S PROPERTY NOT DISTURBED OR EXCAVATED AS A RESULT OF A COVERED REPAIR; RESTORATION TO AN ENTIRE PAVED SURFACE IN ORDER TO MATCH COLOR OR TEXTURE; ANY PORTION OF CONTRACT HOLDER'S PROPERTY SHARED OR OWNED BY ANY THIRD-PARTY OR COVERED BY A HOMEOWNER'S, CONDOMINIUM OR LIKE ASSOCIATION. RESTORATION TO BUILDINGS, SHEDS, GARAGES OR ANY OTHER STRUCTURES; RESTORATION TO SPRINKLER OR IRRIGATION SYSTEMS, PONDS, WATERFALLS, OR OTHER WATER STRUCTURES; RESTORATION TO FIELDS, MEADOWS, PASTURES OR WOODED AREAS; SOD, GRASS, SHRUBS, OR TREES THAT DIED OR FAILED TO GROW DUE TO LACK OF ONGOING CARE OR MAINTENANCE.**

**Limits:** Exterior water service line repair and Basic Restoration is limited to two (2) service requests per Contract Term further limited to \$3,000 for each service request. Additional Restoration limited to \$1,000 for each service request.

#### **Additional Slab Leak Coverage**

**Covered:** When required to render a covered service, we will increase the Homeowner's Standard Coverage: Essential Plan aggregate per Contract Term limited by \$1,000 for the repair or replacement of plumb-

ing pipe leaks in water, drain, or gas lines located under, encased in, or covered by concrete that are located within the interior of the main foundation (inside the load-bearing walls) of the house and garage.

#### **Teletech Option**

**Covered:** One (1) scheduled up to a 15 minute video-conference per month with a DWEELLNESS Rep or Service Tech. There is no Trade Call Fee due for this service unless it is determined that an in-home visit is needed for repairs or that further diagnosis is needed beyond the video conference. If an in-home visit is needed, the DWEELLNESS Rep will help facilitate the placement of a claim and the Contract Holder will be responsible for the Trade Call Fee associated with the Contract Holder's coverage level. Additional video conferences can be scheduled during the month for a fee of \$30 per conference.

**Not Covered:** Actual non-covered repairs that are needed beyond any video conference; Deductibles related to a Covered item; issues where a determination of coverage cannot reasonably be made and require a claim to be placed. Items deemed not covered via video conference may still have a claim placed if the Contract Holder desires to do so; in such cases, a Deductible will be assessed and due and is non-refundable if the non-covered diagnosis is confirmed.

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#### **THE ENHANCED PLAN**

**(when purchased) adds the following coverage to the Basic Plan and Essential Plan coverage.**

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The following items are NOT covered in the Homeowner's Standard Coverage: Basic Plan and Essential Plan and ARE added as covered for the Homeowner when the Enhanced Plan is purchased.

**Washer/Dryer/Kitchen Refrigerator:** Included as per the Terms & Conditions under Homeowner's Coverage Options.

**Mismatched Systems:** DWEELLNESS will repair or replace a system or component that has failed due to a mismatch in capacity or efficiency provided the system is not undersized relative to the square footage of area being cooled or heated. If the mismatched system violates a code requirement, **the \$250 Code Violation aggregate applies as stated.**

**Improper Installations, Repairs or Modifications:** DWEELLNESS will repair or replace a system or appliance that has failed due to improper installation, repair, or modification. If the improper installation, repair or modification violates a code requirement, **the \$250.00 Code Violation aggregate applies as stated.**

**Removal of Defective Equipment:** DWEELLNESS will pay the cost(s) related to the recapture, recovery, and disposal of refrigerant as required.

**Permits:** DWEELLNESS will pay the cost(s) of obtaining permits for DWEELLNESS – approved repairs and replacements **up to \$250 per occurrence.**

**Code Violations:** DWEELLNESS will pay the cost(s) to correct code violations and/or code upgrades, if necessary, to effect DWEELLNESS approved repair or replacement of a Covered System or Appliance **up to combined aggregate of \$250 per Contract Term.**

**Plumbing System:** Interior hose bibs (replaced with chrome builder's standard). Replacement toilets will be of like quality.

**Heating System/Air Conditioning/Evaporative Cooler:**

Registers – filters – heat lamps – condenser housing.

**Ceiling Fans:** Replacement ceiling fans will be of like quality.

**Dishwasher:** Racks – rollers – baskets.

**Limits:** The repair and replacement of any racks, rollers or baskets is **limited to \$50 aggregate per Contract Term.**

**Range/Single Oven/Cooktop:** Clocks – rotisseries – racks – handles – dials – interior lining.

**Built-in Microwave Oven:** Interior lining – door glass – clocks – handles – shelves.

**Trash Compactor:** Removable buckets– lock and key assemblies.

**Garage Door Opener:** remote transmitters – keypads.

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### THE PREMIUM PLAN

(when purchased) adds the following coverage to the Enhanced Plan coverage.

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The following items are NOT covered in the Homeowner's Coverage: Enhanced Plan and ARE added as covered for the Homeowner when the Premium Plan is purchased. Homeowners may purchase any of the following coverages(for additional premiums) without purchasing the entire Premium Plan.

**HVAC Maintenance:** One (1) HVAC maintenance visit per year for one (1) unit to: 1) inspect condensate drain, refrigerant levels, heat exchanger, electrical strip heaters, defrost mode, heat mode, electrical connections, ignition assembly, blower assembly, motors and capacitors, air filters, vibration noise, evaporative coil, clean and inspect condenser coil; 2) monitor refrigerant pressure, heating cycle; 3) measure volts andamps, temperature difference of supply and return; and 4) lubricate serviceable moving parts. Contract Holder is responsible for requesting maintenance.

**NOT COVERED: FILTERS – CLEARING OF CONDENSATE LINE STOPPAGES – EVAPORATOR/INDOOR COIL CLEANING – INCLUDING ACID CLEANING – CLEANING OR UNCLOGGING SERVICES REQUIRED TO CORRECT PROBLEMS RELATED TO LACK OF MAINTENANCE.**

**Limits:** Maintenance only provided from October 1 through April 30. If Contract Holder would like additional units maintained a Deductible of \$100 will be due per unit. Service within 24 hours does not apply to HVAC maintenance.

**Plumbing Maintenance:** One (1) plumbing maintenance visit per year to: 1) inspect exterior plumbing and water quality: hose bibs, water

meter, emergency shut off valve, water pressure, water softener present, salt level, cycle through regen, water hardness; 2) inspect water heater: water heater flush, relief valve, water connections, flue pipe, gas shut off, water shut off, circulating pump, code issues; 3) inspect kitchen plumbing: garbage disposal, emergency shut offs, water supplies, fill and drain sink, exposed piping, exposed drainage piping, faucet, reverse osmosis system, hot water dispenser; and 4) inspect bathroom plumbing: tub/shower drain, tub/shower faucet, shower head, tub divertor, dye test toilet, toilet seat, base of toilet, lavatory faucet, fill and drain sink, exposed drain and water lines, emergency shut off valves, water supplies, roman tub valve, operated jetted tub.

**Limits:** Service within 24 hours does not apply to plumbing maintenance. Tankless system is an additional \$180.

**Electrical Maintenance:** One (1) electrical maintenance visit per year to: 1) inspect indoor and outdoor load center; 2) testing all breakers including ARC fault and ground fault breakers; 3) visually inspect all wiring in load center; 4) tighten all lugs; 5) check for proper grounding; 5) check for proper weather protection; 6) thermal image panel for hot spots; 7) inspect all switches and outlets; 8) check all outlets for grounding; 9) test GFCI outlets; 10) visually inspect wall plates; 11) inspect accessible (with 6 foot ladder) all ceiling fans and blades; 12) inspect all disconnects and whips; 13) check for dedicated circuits at water heater, AC and appliances that require one; and 14) check for weather resistant receptacles where applicable.

**Limits:** Service within 24 hours does not apply to electrical maintenance.

**Manufacturer's Warranty:** We provide coverage for labor and other specified costs for repairs and replacement covered by an existing manufacturer's warranty.

**NOT COVERED: Equipment or component costs covered by an existing manufacturer warranty, distributor warranty or other type of warranty.**

**Limits:** \$250 per Contract Term.

**Teletech:** Included as per the Terms & Conditions under Homeowner's Coverage Options.