

Don't let home protection  
be an afterthought.  
**Choose the right home  
warranty for your home.**

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



**Enjoy additional coverage and services from HSA Home Warranty, such as:**

- ✓ Rekey service
  - ✓ Tech installation and setup
  - ✓ Seller HVAC Option
  - ✓ Electronics coverage
  - ✓ New appliance and air filter discounts
  - ✓ and more!
  - ✓ Seasonal HVAC tune-ups
  - ✓ Buyer 7 Star Upgrade
- See page 2 for details.

# THE PROTECTION AND CONVENIENCE YOU NEED

A home is one of the largest investments a person will ever make, so it's important to protect it. With an HSA home warranty, you can do just that.

A home warranty is a service contract that will help protect your budget against the cost of covered repairs or replacements to the major components of home systems and appliances that fail due to normal wear and tear.

Plus, we remove the time-consuming task of having to find a service company. When there's a failure, simply call us and we'll dispatch a qualified home repair professional to take care of you.

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

## THE EXTRAS YOU WANT

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



**Seller HVAC Option**



**Electronics coverage**



**Pool coverage**

## Optional Coverage

Choose **optional coverage** to create a plan that perfectly fits your home.

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

## Additional Services

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

- ✓ **Rekey service**
- ✓ **Seasonal HVAC tune-ups**
- ✓ **Tech installation and setup**
- ✓ **New appliance and air filter discounts**  
(available for sellers when Seller Coverage is chosen)

Limitations and exclusions apply. See contract for details.

Additional services are not included in Seller Coverage. For buyer use only.

**Electronics Plan:** This option is subject to a \$2,000 per Electronics Plan claim limit and a \$5,000 aggregate Electronics Plan claim limit. Electronics-related coverage and services are provided by a third party.

**Seasonal HVAC Tune-ups:** Tune-ups are available seasonally (spring: A/C; fall: heating) for \$75 per unit.

**Tech Installation and Setup:** Tech installation and setup services are provided by a third party. Not available in all areas.



**Rekey service**



**HVAC tune-ups**



**Discounts on new appliances**

With an HSA home warranty, you get valuable coverage for your mechanical systems and appliances; however, not all services and failures are covered. HSA wants to help you understand the coverage, so you see the value in having our home warranty. For a complete understanding of your HSA home warranty, read the sample contract portion of this brochure.



- Normal maintenance or cleaning
- Drain line stoppages due to roots



- Improper installation
- Code violations



- Disposal of the replaced equipment
- Modifications required to fit new equipment
- Code violations
- Permit fees
- Coolant evacuation and recovery

<b>SELLER/BUYER COVERAGE</b>	
Basic Plan with \$100 Trade Call Fee	\$445
<b>SELLER HVAC OPTION</b>	
Central heat, central air/heat pump and ductwork	\$65

COVERAGE TERMS
Seller coverage: effective the date of application and continues for up to 12 months.
Buyer coverage: effective the date of closing and continues for 12 months. Renewable annually.

3

# SAMPLE CONTRACT

**PLEASE READ THIS DOCUMENT CAREFULLY. YOU MUST NOTIFY HOME SECURITY OF AMERICA, INC. (HSA) PRIOR TO ACTUAL COMMENCEMENT OF REPAIR OR REPLACEMENT.**

**TO REPORT ALL CLAIMS: Call HSA at 800.367.1448. Fax service invoices to 800.329.2478.**

The aggregate coverage under this agreement is limited to \$25,000.00; with a \$5,000.00 per mechanical system sub-limit, unless a lower per occurrence sub-limit or lower aggregate sub-limit is specifically enumerated elsewhere in this agreement.

Certain items and events are not covered by this contract. Please refer to Section F. Limitations of Liability and to the exclusions listed in each applicable section of this contract.

## A. Coverage

1. HSA will provide home protection coverage for authorized repair or replacement of "Component Parts" mentioned as covered in accordance with the terms and conditions of this contract that fail due to "Operational Failure". HSA will cover "Loss" so long as the "Component Parts":

**A. Are located within the "Interior" of the main foundation of the home or attached or detached garage (except for the exterior well pump, septic system, condensing unit and pool/spa equipment).**

**B. Are properly installed throughout the term of this contract for proper diagnosis.**

**C. Become inoperative due to normal wear and tear.**

**C.1. HSA will provide coverage for systems and appliances which malfunction due to lack of maintenance, rust or corrosion if the defect or mechanical failure would have otherwise been covered. Coverage is only provided for mechanical failures which occur and are reported to HSA during the term of this contract.**

**D. Are in "Proper Working Order" on the effective date of this contract.**

**D.1. HSA may provide coverage for unknown defects if the defect or malfunction would not have been detectable through visual inspection and/or simple mechanical test and/or safety test performed by a qualified professional. For example: a simple test would be a visual inspection of a heat exchanger for cracks or a carbon-monoxide test.**

2. This contract covers single-family resale homes and condominium or town house units. Multi-family homes up to and including eight (8) family dwelling units may be covered if applied for and the appropriate fee is paid. Multiple-family homes qualify for listing coverage; however, coverage is limited to the owner-occupied unit, tenant occupied properties are not eligible for coverage during the listing period. Coverage is for owned or rented residential property and excludes commercial property or residences used as businesses, including but not limited to, day care centers, fraternity/sorority houses and nursing/care homes.

3. Coverage includes only the items stated as covered and excludes all others. Items listed as Not Covered are intended as examples of the types of items excluded from warranty coverage. They are not completely inclusive of all systems and appliances excluded from coverage. Coverage is subject to limitations and conditions specified in this contract. Please read the contract carefully.

## B. Definitions

1. **"Component Parts"** - the constituent elements of mechanical items as covered by this contract.

2. **"Operational Failure"** - the mechanical breakdown of "Component Parts".

3. **"Proper Working Order"** - functioning as intended and expected for its age, and within the safety standards as established by the system manufacturer.

4. **"Loss"** - the reasonable market cost or the actual cost HSA can contract for the required services, whichever is less, for the repair or replacement of "Component Parts".

5. **"Interior"** - the space within the external surface area which constitutes the perimeter of the residence's exterior walls; under the roofing materials; above or encased in the basement floor or home's slab, or above the ground surface in a crawl space.

## C. Coverage Period

1. **Home seller:** coverage begins on the date HSA issues a contract number and continues for twelve (12) months, until close of sale or termination of listing, whichever occurs first. Seller coverage may be extended at the sole discretion of HSA.

2. **Home buyer:** for properties involved in a real estate transaction, coverage begins at the close of sale and continues for twelve (12) months from that date. Payment is due at the close of sale.

3. **New construction:** coverage begins on the first anniversary of the close of sale and continues for one or three years from that date. Length of coverage is determined by the premium paid. Payment is due at the close of sale.

4. **Buyer direct:** for properties not involved in a real estate transaction, coverage begins fifteen (15) days after pricing is received by HSA and continues for twelve (12) months from that date. Call 800.367.1448 for pricing and availability.

## D. Customer Service

1. **YOU MUST NOTIFY US PRIOR TO REPAIR OR REPLACEMENT.** When service is needed due to an "Operational Failure", you are to telephone HSA at 800.367.1448, twenty-four (24) hours per day, and seven (7) days per week. Your call may be recorded and/or monitored for quality assurance purposes. This telephone contact shall initiate the service request without the requirement of a claim form or service application. This notification includes the requirement that we have the opportunity to speak with the service contractor prior to the implementation of any repairs. Failure to do so may result in our denial of reimbursement for the expenses you incurred.

**HSA shall not be liable for a "Loss" unless notice is given to HSA prior to the expiration of your coverage and the reported "Operational Failure" is professionally diagnosed and the diagnosis is reported to HSA within 15 days after the expiration of your coverage, regardless of when the "Operational Failure" occurred.**

2. You shall take every precaution to protect the property giving rise to the "Operational Failure" until the necessary repair or replacement is authorized by HSA and made. HSA will initiate service under normal circumstances by contacting a Service Contractor within 48 hours after your service request is made to HSA. The service contractor will contact you to set an appointment. **HSA selected service contractors must be used on all claims.** Please be aware, HSA may be affiliated with the company or technician performing work under this contract. (Please notify HSA if you have a complaint about an HSA selected service contractor.) **If HSA cannot provide a contractor for you, HSA will approve the use of a contractor outside of its network. We have the sole right to determine if items will be repaired or replaced. Unless specifically identified elsewhere in this contract, replacement shall be with systems comparable in features, capacity and efficiency; HSA is not responsible for matching dimensions, color or brand. The use of non-original manufacturer "Component Parts" is permitted in making repairs under this contract. We will use original manufacturer "Component Parts" when non-original manufacturer "Component Parts" are unavailable. HSA reserves the right to obtain additional opinions at our expense. HSA reserves the right to offer cash in lieu of repair or replacement based on what HSA can expect to pay to repair the failure (parts and labor); this amount may be less than retail or less than your actual cost. Once a failure has been diagnosed, subsequent failures to the same system will be exempt from coverage unless and until proof of repair is submitted to HSA. Proof shall include, but is not limited to, receipts verifying repair and/or replacement.**

3. **TRADE CALL FEE:** you will pay the Trade Call Fee for each separate trade call. Trade Call Fee amount is determined by the contract price selected. If multiple visits are required for the same repair you will not be charged an additional Trade Call Fee. Trade call means each visit by an authorized repair contractor. The Trade Call Fee shall apply to all approved costs including service call charges. If service work performed under this contract should fail, then HSA will make the necessary repairs without an additional Trade Call Fee for a period of 90 days on parts and 30 days on labor. In the event that the failure is not covered, you are responsible for all charges incurred.

4. When you select the service contractor, you may be required to pay them directly and seek reimbursement from HSA if the service contractor will not bill us. HSA is not responsible for overtime service rates unless we determine a life threatening or property damaging "Operational Failure" has occurred. HSA will reimburse you for your approved coverage, subject to applicable trade call fee(s) within 30 days of receipt of a paid invoice from the service contractor or other proof of payment acceptable to HSA. Claim documentation and any correspondence can be faxed to HSA at 800.329.2478 or mailed to 150 Peabody Place, Suite 302, Memphis, TN 38103.

5. You are required to pay the service contractor directly for the service call fee and any non-covered charges. In the event that no covered "Operational Failure" is discovered, you are required to pay the service contractor directly for all charges incurred, including access and diagnosis. HSA will not respond to a new service request when any previous trade call fee(s) or fees are outstanding. HSA reserves the right to recover any outstanding trade call fee(s) and fees directly from the contract holder.

## E. Covered "Component Parts"

### Seller & Buyer Coverage

In accordance with the terms and conditions of the warranty contract, HSA will repair or replace systems and appliances specifically mentioned as covered; all others are excluded. Items listed as Not Covered are intended as examples of the types of items excluded from warranty coverage. They are not completely inclusive of all systems and appliances excluded from coverage. Please reference Section F. Limitations of Liability for general exclusions and limitations.



1. **DOMESTIC WATER HEATER - COVERED:** tank, heat elements, thermostat, valves, flue piping, sediment buildup, electrical or gas connections; includes tankless water heaters; water heater/heating combination units and oil systems are covered up to \$1,500 aggregate. **NOT COVERED:** solar/solar-assisted water heating units, circulating pumps, expansion tanks, energy conservation flues and vents.



2. **"INTERIOR" PLUMBING SYSTEM - COVERED:** leaks and breaks of water supply lines, gas lines, drain and waste lines, polybutylene piping; **drain line routing with rotary machinery** (excludes camera diagnosis and hydro-jetting to clear the line) through an accessible cleanout, p-trap, drain or overflow access points; pressure regulators, wax ring seals; toilet fixture and water tank (replaced with builder's standard as necessary); parts within the toilet tank, in-line shut-off valves, risers leading into: sinks, tubs and toilet; **primary sump pump** for pumping water only; single-point **instant hot water dispenser** including casing, element, wiring and valve; **whirlpool bathtub** pump and motor assembly. **NOT COVERED:** ejector/lift pumps; hose bibbs, faucets, shower heads and their respective assemblies including valves for shower/tub diverter, trip levers, tub stopper assembly and sink pop-up assembly; basket strainers, shower base pans, shower enclosures or doors, sinks, tubs, drain tile/French drains, sprinkler systems; water well or septic systems and components; water softener, water filter/purifier, bidets, failures due to salt, mineral beads or deposits; caulking, grouting, or tiles; lines or parts lying within an unheated area; drain line stoppages caused by roots; HSA is not responsible for installing a clean-out or pulling/re-setting a toilet to access a drain line stoppage; routing through roof vents is not covered.



3. **"INTERIOR" ELECTRIC - COVERED:** wiring, main service panels, sub-panels, receptacles or outlets, switches, fuse boxes, electric wiring to all major electrical equipment; includes outlets attached to the primary residential structure and garage; **garage door opener** (2 systems maximum) must meet current safety standards; includes track assembly and carriage unit if part of the opener unit; permanently installed "interior" **attic and exhaust fans** used for the intake and output of air excluding belts, shutters and filters; **ceiling fans**. **Buyer only:** central vacuum; door bell system; lighting fixtures. **NOT COVERED:** any failure in the central electrical system caused by non-covered electrical wiring or components; direct current (D.C.) wiring or components and/or low voltage systems including wiring and relays; telephone wiring; garage door: cables, rollers, hinges, springs, keypads, remote transmitter units or door replacement; chandeliers; smoke alarm, burglar alarm, fire alarm, intercom systems; exhaust equipment mounted on the roof (i.e. turbine ventilator).



4. **KITCHEN APPLIANCES - COVERED:** all "Component Parts" including timers that affect the primary function of the appliance; all appliances must be located in the primary kitchen unless additional units have been approved by HSA and premium has been received by HSA; includes **oven/range, dishwasher, garbage disposal, built-in microwave oven, trash compactor**. **Buyer only:** refrigerator including ice maker/crusher and beverage dispensers. **NOT COVERED:** drain, condensate line clearing, any failures to the door other than appliance controls located within the door; clocks, knobs, handles, dials, springs, hinges, tubs, liners, baskets, shelves, drains, glass breakage, probes, rotisseries, racks, rollers, light bulbs, lock/key assemblies, buckets, televisions, computer screens or computers that are part of an appliance but do not affect the primary function of the appliance; stand-alone freezers; walk-in freezers; clothes washer and clothes dryer.

### Seller Option (Included with buyer)

**NOTE FOR SELLER: additional fee required:** this option may be ordered at any time during listing coverage; however, seller coverage begins on the date the option is ordered through HSA. Items 5, 6, and 7, in Section E, are limited to a combined \$1,500 aggregate maximum during the listing period. Seller central heat/air option must be selected to qualify for coverage.



5. **CENTRAL HEAT - COVERED: (up to 2 units)** includes forced air furnace; radiant electric including wiring, heat lines installed in electrical baseboards, or ceiling cables; radiant hot water/steam boilers, water heater/heating combination units and oil systems are covered up to \$1,500 aggregate including radiant heating lines, circulating pumps and piping; solar heating units including solar collectors, reflectors and fiberglass or galvanized holding tanks that are used for storage of water for a solar heating system; heat exchangers, wall furnaces if they are the main source of heat to the residence; **thermostats, ductwork** from heating unit to point of attachment at registers or grills. **NOT COVERED:** humidifiers, collector box, coal and wood burning equipment, chimneys, fireplaces, flue liners, systems with compressors larger than five tons; oil storage tanks, free standing or portable space heaters, heat or energy recovery units; air cleaners/filters, condensate line clearing, crane charges, heat lamps, filters, registers, grills, insulation, improperly sized ductwork.



6. **CENTRAL AIR - COVERED: (up to 2 units)** electric units, refrigerated or evaporative units, packaged systems, heat pumps; geothermal system and water source heat pump system "Component Parts" located within the "interior" of the residence; glycol systems, water source and geothermal heat pump systems are covered up to \$1,500 aggregate; **thermostats, ductwork** from cooling unit to point of attachment at registers or grills. For covered air conditioning and heat pump failures, when repair is not possible and like SEER (Seasonal Energy Efficiency Ratio) or HSPF (Heating Seasonal Performance Factor) equipment is not readily available, HSA will replace with 13 SEER or 7.7 HSPF equipment. HSA will also install a TX valve or will replace the evaporator coil/air handler and line set if necessary to be compatible with the replaced equipment. Modifications, including but not limited to, a replacement pad for the condensing unit, relocation of existing equipment to accommodate larger sized equipment, ductwork fabrication or plenum work that is necessary to install the new coil in the existing space, will be the responsibility of the homeowner; if the 7 Star Upgrade is purchased, HSA will pay modification charges up to \$500 in the aggregate for the buyer. **NOT COVERED:** gas units, systems with compressors larger than five tons; outside/underground piping, well pump and "Component Parts" for geothermal and/or water source heat pumps; heat or energy recovery units; non-ducted air conditioners, condensate line clearing, crane charges, filters, registers, grills, insulation, improperly sized ductwork.

### Buyer Only Coverage



7. **ELECTRICAL ITEMS - COVERED:** includes **central vacuum** motor and relay switches; we do not cover clogged lines or conditions of inadequate capacity; **door bell systems** which are not part of an intercom system; **lighting fixtures**. **NOT COVERED:** central vacuum hoses or accessories; chandeliers, intercom systems, smoke alarm, burglar alarm and fire alarm.



8. **KITCHEN REFRIGERATOR - COVERED:** all "Component Parts" including ice maker/crusher/beverage dispenser and their respective equipment. HSA will pay up to \$3000 aggregate for the life of the contract toward repair/replacement of Built-in Professional series or ultra-premium refrigerators, including, but not limited to, Sub-Zero, Viking or Jenn-Air (individual trademarks are owned by the brand name company). **NOT COVERED:** drain, condensate line clearing; any failures to the door other than appliance controls located within the door; clocks, knobs, dials, springs, hinges, liners, glass breakage, baskets, racks, rollers, handles, shelves, light bulbs; televisions, computer screens or computers that are part of an appliance but do not affect the primary function of the appliance.



9. **REKEY - COVERED:** Rekey up to 6 keyholes, including delivery of a total of 4 identical keys, on previously installed and properly functioning non-electronic door knobs and/or deadbolts for the hinged doors accessing the structural walls of your covered residential property. You are responsible for payment of your trade call fee and the cost of any additional services provided. A separate trade call fee applies for each unit of any covered multi-unit property. **NOTE:** Rekey coverage not available as part of seller's listing coverage.



# SAMPLE CONTRACT

## Buyer Options (Additional fee required)

Optional coverage may be purchased up to 30 days after the effective date of buyer coverage; however, coverage shall commence upon receipt of payment by HSA and will expire one year after the effective date of the contract.



**10. WATER WELL PUMP - COVERED:** "Operational Failures" occurring more than thirty (30) days after the inception date of buyer/buyer direct coverage are covered up to \$1,500 aggregate including access, diagnosis, repair and/or replacement; must be primary water source to residence. **NOT COVERED:** digging new or deeper wells; co-op/shared wells, irrigation/sprinkler wells, windmills, curing water quality, failures from lack of water, drop pipe, tank, electrical supply line, exterior piping or any part of the well that is not the pump; cistern and all "component parts."



**11. SEPTIC SYSTEM - COVERED:** "Operational Failures" occurring more than thirty (30) days after the inception date of buyer/buyer direct coverage; includes ejector/lift pump; failures to the septic system electrical wiring, lines, tank, and dry (refuse) well are limited to \$300 per occurrence including access, diagnosis, repair and/or replacement. **NOT COVERED:** drain fields, leach beds, aerator/aerator systems and electrical supply lines; cess pools, cess pool cave-ins; upgrading system such as to city or municipal sewage system; septic tank pumping.



**12. WATER SOFTENER - COVERED:** all "Component Parts" including electrical wiring. **NOT COVERED:** rental or leased equipment; repair or replacement of water softener necessitated by mineral beds or deposits; cleaning.



**13. CLOTHES WASHER AND DRYER - COVERED:** all "Component Parts" including control timers. **NOT COVERED:** any failures to the door other than appliance controls located within the door; clocks, knobs, handles, dials, springs, hinges, tubs, liners, baskets, shelves, drains, glass breakage, racks, rollers, light bulbs, buckets.



**14. HOME FREEZER - COVERED:** all "Component Parts" including compressor, fan motor, thermostat and wiring. **NOT COVERED:** walk-in freezers, drain, condensate line clearing, clocks, knobs, dials, springs, hinges, liners, any failures to the door other than appliance controls located within the door; glass breakage, baskets, racks, rollers, handles, shelves and light bulbs.



**15. ROOF LEAKS - COVERED:** we will pay up to \$750 aggregate to repair roof leaks only; includes shingles (cedar or asphalt), built up roofing, slate and tile. **DEFINITION:** the exterior surface that constitutes the top of the residence, excluding any skylights. **NOT COVERED:** condominium or townhouse leaks; leaking of an existing roof that has not been properly installed or attached; damage done by ice, mud, snow or wind and any acts of God; secondary damage from any type of leak or re-roofing of the residence; chimneys, gutters or downspouts, skylight or skylight flashing repairs for leaks or any other damage.



**16. HOT TUB - COVERED:** must have jets, impellers, valves, be able to fill with water to qualify for coverage; includes filter, heater, pump, motor, gaskets, relays, jets, impellers, valves if stand-alone hot tub (limited to \$1,000 per occurrence of "Operational Failure" when hot tub shares mechanicals with swimming pool). **Note:** if pool/hot tub combination option is selected the two systems must share mechanical equipment. **NOT COVERED:** cleaning equipment, skimmer equipment or secondary or booster type pumps used for cleaning pools; timers, lights, main body, liners, structural defects, covers, filter grids, concrete-encased or underground plumbing, electrical or fuel lines; geothermal, solar or solar-assisted water heaters and their respective plumbing and equipment; wood encased or otherwise inaccessible parts; any unit with an independent boiler system; "habitat spa" or similar type unit.



**17. SWIMMING POOL - COVERED:** we will pay up to \$1,000 per occurrence of "Operational Failure"; includes heaters which do not have a compressor as a component; filter, pump, motor, gaskets, relays, impellers, back flush valve and above ground plumbing lines leading to and from the swimming pool; must be for a single family, commercially built and properly installed. **NOT COVERED:** cleaning equipment, skimmer equipment or secondary or booster type pumps used for cleaning pools; timers, lights, main body, liners, structural defects, covers, filter grids, concrete-encased or underground plumbing, electrical or fuel lines; geothermal, solar or solar-assisted water heaters and their respective plumbing and equipment; wood encased or otherwise inaccessible parts; any unit with an independent boiler system; "habitat spa" or similar type unit.

## Buyer 7 Star Upgrade

**Crane:** we will cover up to \$300 aggregate for fees associated with the use of cranes or other lifting equipment required to remove or install rooftop heating or air conditioning units. **Central Heat: adds -** registers, grills, filters and heat lamps. HSA will only pay for any required replacement of disposable media filters if discovered during a service call initiated due to a mechanical failure related to a covered central heat or central air unit. HSA does not provide coverage for service initiated specifically for normal maintenance or filter replacement as part of normal maintenance. **Central Air: adds -** refrigerant recovery and non-ducted air conditioners. **Plumbing: adds -** water heater expansion tanks; **faucet and shower head assemblies** and their respective "Component Parts" including valve for shower/tub diverter, trip levers, tub stopper assembly and sink pop-up assembly; faucets and shower heads will be replaced with chrome builder's standard as necessary; **toilets** replaced with like quality up to \$600 per occurrence of "Operational Failure"; **accessing** plumbing located in concrete, coverage will be limited to \$1000 aggregate. **Electrical: adds - burglar alarm, fire alarm and smoke alarm; garage door opener** hinges, springs, keypads, remote transmitters and garage door openers not meeting current safety standards. **Appliances: adds - refrigerator** refrigerant recovery; **trash compactor** lock and key assemblies, bucket; **dishwasher** racks, tubs, liners, baskets and rollers; **built-in microwave** interior lining, door glass, clock and shelves; **oven/range** interior lining, clocks, rotisseries, racks, handles, knobs and dials; **clothes washer and dryer** (if option purchased): tubs, liners, baskets. **Code violations:** when the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing or electrical "Component Part", HSA will pay up to \$250 aggregate to correct the code violation(s). If there is only a code violation and no related covered repair or replacement, HSA will not pay simply to remove the violation. **Modification charges:** if HSA has authorized the replacement of a water heater, central heat or central air system and metal fabrication, plenum work or installation of a new pad for a condensing unit are necessary to complete the covered replacement, HSA will pay \$500 aggregate toward modification charges. **Permits:** HSA will pay the cost for obtaining permits for HSA-approved repairs and replacements up to \$250 per occurrence. **Removal and disposal** of replaced equipment: when HSA replaces a covered system we will also pay the cost to dispose of the defective equipment. **Mismatched heating and cooling systems:** HSA will cover a defect or mechanical failure of a system that was not properly matched in size or efficiency, if the defect or mechanical failure would have otherwise been covered. If the mismatched system is a code violation, coverage will be limited to \$250 aggregate. **Improper installation, modifications and/or repair:** HSA will cover a defect or mechanical failure of a system that was not properly installed, modified and/or repaired, if the defect or mechanical failure would have otherwise been covered. If the improper installation, modification or repair is a code violation, coverage will be limited to \$250 aggregate.

## F. Limitations of Liability

Coverage does not apply in these instances:

**1.** Detectable pre-existing defects or deficiencies, when the "Component Parts" were not in "Proper Working Order" on the inception date of coverage, are not covered by HSA. **2.** Abuse, misuse, fire, lightning, freezing, ice, storms, smoke, water damage, acts of God, accident, earthquake, soil movement, mud, chemical or sediment build-up, fungus, rot, mold, power failure, power shortage or power outage, insect or rodent damage, pet damage, insurable peril. **3.** HSA will not contract to perform service nor pay costs involving hazardous or toxic materials or asbestos, nor will it pay costs related to refrigerant recapture, evacuation

or disposal of refrigerants or contaminants. If the 7 Star Upgrade is purchased for/by the buyer HSA will pay costs associated with refrigerant recovery. **4.** Modification charges or costs for metal fabrication, plenum work, or electrical changes necessary to satisfy the installation requirements of a new replacement unit. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay up to \$500 aggregate towards modification charges associated with an approved heating, air conditioning or water heater repair or replacement as outlined under Section E. Buyer 7 Star Upgrade. **5.** Providing access to a covered component or system other than plumbing or ductwork systems. HSA will pay to provide access to plumbing and ductwork systems through unobstructed walls, ceilings or floors only, and will return the access opening to a rough finish condition. HSA is not responsible for moving obstructions including, but not limited to, built-in appliances, systems, cabinets, tile and floor coverings or pulling and re-setting a sink, shower or bathtub to access a failure. Any plumbing or ductwork failure requiring access through concrete, stone, rock or brick is limited to \$500 aggregate for total repair cost including access, diagnosis, repair and/or replacement, even if the primary failure is not located within the concrete, stone, rock or brick. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay up to \$1000 aggregate towards a plumbing failure requiring access through concrete, stone, rock or brick. **6.** Excessive or inadequate water pressure, electrical surge, excessive or inadequate voltage, electrical currents artificially generated or inadequate amperage, water entry along the service cable. **7.** Lack of capacity; normal maintenance, cleaning, adjustments, lubrication services, line bleeding, capacity increases, licenses or inspection fees; failure to maintain the temperature in the residence above freezing; improper use; contamination of fuel or energy. You are responsible for providing maintenance and cleaning on covered items as specified by the manufacturer. For example: heating and air conditioning systems require periodic cleaning and/or replacement of filters and cleaning of evaporator and condenser coils. Water heaters require periodic flushing. **8.** Faulty workmanship by any person including a contractor or trade-person selected and hired. Improper installation or connection of any system, appliance or component part by a contractor/trade-person or any other person, including improper conversions of heating systems and additions of air conditioning systems to an existing heating system. If the 7 Star Upgrade is purchased for/by the buyer, HSA will pay costs associated with covered systems that fail due to faulty workmanship or improper installation or modification if the defect or mechanical failure would have otherwise been covered. If the failure is a code violation HSA will pay up to \$250 aggregate per the terms outlined under Section G. Building Codes. **9.** Secondary damage, consequential damage or any damage caused by or resulting from the failure or malfunction of covered or non-covered "Component Parts". Any damage resulting from the actual repair or replacement itself. Conditions beyond our control including delays in obtaining parts, relocation of equipment or labor difficulties including, but not limited to, additional costs associated with repair or replacement of a covered mechanical system due to space restrictions or location of the covered equipment. Any damage alleged to be caused directly or indirectly by the services or the timeliness of the services provided by us. **10.** Any remote control transmitting/receiving items. If the 7 Star Upgrade package is purchased for/by the buyer, the remote transmitter for the garage door opener will be covered for the buyer only. Electronic, computerized or energy management systems or devices, or lighting and appliance management systems are not covered; home computers, computer systems, leased or rental equipment and/or components. **11.** Damage to the physical structure of the residence including, but not limited to, load bearing walls, walls, roof, roof supports, structural floor base, foundation or slabs, and ceilings except where specifically identified as covered. **12.** Cosmetic repairs and non-"Operational Failures" including, but not limited to: finishes, cabinetry, panels, trim, buttons, chipping, dents or scratches. **13.** You may be charged an additional fee by the service contractor to dispose of an old appliance, system or component. HSA is not responsible for these charges. If the 7 Star Upgrade package is purchased for/by the buyer HSA will pay the cost to dispose of defective equipment on HSA approved system replacement. **14.** Equipment, items or systems that are owned by a condominium association or designated as common area in condominium declarations, plats or plans. **15.** More than two central heating units, central air conditioning units or garage door opener systems unless specifically listed and approved by HSA. More than one of any appliance unless specifically listed and approved by HSA. **16.** Repairs related to manufacturer recall or defects. In the event that there is other collectible insurance, manufacturer warranty or in-house warranty or guarantee coverage available to you covering an "Operational Failure" that is also covered by this contract, our coverage shall be in excess of, and we will not contribute with, any other insurance, warranty or guarantee. **17.** HSA is not responsible for repair or replacement of systems or appliances classified by the manufacturer as commercial. HSA will pay up to \$3000 aggregate for the life of the contract toward repair/replacement of Built-in Professional series or ultra-premium refrigerators, including, but not limited to, Sub-Zero, Viking or Jenn-Air (individual trademarks are owned by the brand name company). **18.** Items listed as Not Covered are intended as examples of the types of items excluded from warranty coverage. They are not completely inclusive of all systems and appliances excluded from warranty coverage. **19.** All else not listed as covered.

## G. Building Codes

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

## H. Cancellation, Transfer, Renewal

The warranty is non-cancelable by either party except for the following: **A.** The contract fees are not paid. **B.** Fraud or misrepresentation of facts material to the issuance of this contract. **C.** If the contract provides coverage for the seller during the listing period and the listing is withdrawn or expires. Should this contract be cancelable under the laws of the state where the contract holder resides, an allowable administrative fee will be charged upon cancellation.

Seller coverage under this contract is not subject to transfer and is not subject to renewal.

In the event of a transfer of the legal title and ownership of the covered residence during buyers' coverage, the remaining term may be assigned to the new homeowner. The assignee takes the warranty on the same terms, conditions, and expiration date as the assignor.

The warranty is renewable, by mutual consent, at prevailing rates for an additional 12 month period from the date of the contract expiration. HSA may, at its option, decline to issue any renewal or cancel any contract, if the contract fees are not paid within 10 days of the due date. **Note:** if you have selected a monthly payment plan, your contract will automatically renew at the expiration of this contract period. **(Renewal customers:** payment of the first installment on the renewal year premium constitutes your consent.)

## I. Agency

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

## J. HSA's Rights of Recovery

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

## K. State Disclosures

Terms of this contract that are in conflict with the statutes of the states in which this contract is issued are amended to such statutes. **Georgia residents:** This is not a contract of insurance. In accordance with Section 33-7-6 should HSA fail to pay any claim or issue a refund within sixty (60) days after a proof of loss has been filed, then the contract holder is entitled to make a direct claim against the surety. Performance under this agreement by HSA is guaranteed by Fidelity and Deposit Company of Maryland, 1400 American Lane, Tower 1, 19th Floor, Schaumburg, IL 60196-1056. **Cancellation:** **A.** If HSA cancels this agreement it will be in writing and will conform to the requirement of Section 33-24-44 of the Georgia Insurance Code. **B.** The contract holder may cancel the agreement at any time upon demand and surrender of the agreement to HSA and in the event of such cancellation HSA will refund to the contract holder the excess of paid agreement charges above the customary short rates for the expired term. **Tennessee Residents:** This contract is automatically extended while the product is being repaired.

# MANAGING YOUR HOME WARRANTY



## REQUESTING SERVICE IS EASY



**Contact Us.** If the item is covered in your contract, visit [myhomewarranty.com](http://myhomewarranty.com) to place a service request, or call our 24/7 customer service toll-free at 800.367.1448. You will pay a Trade Call Fee for each trade (plumbing, electrical, etc.) that you request service for.



**Schedule Service.** Your assigned home repair professional will contact you by phone to schedule an appointment during normal business hours to diagnose your covered item.



**Home Repair Professional Assigned.** HSA Home Warranty will assign a local, qualified home repair professional to handle your covered request.



**Relax.** Your home repair professional will come to your home and repair or replace the covered item. You're responsible for any costs incurred that aren't covered under the warranty contract.

## REGISTER ONLINE AT [MYHOMEWARRANTY.COM](http://MYHOMEWARRANTY.COM).

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



### QUICK SERVICE REQUESTS

Place your service request online, so you will have more time to enjoy your home.



### SIMPLE CONTRACT RENEWALS

Maintain your home warranty without going to the post office.



### MOBILE-FRIENDLY ACCESS

Control your account from anywhere, including payments and service request updates.



### 24/7 COVERAGE CHECKLIST

See what's covered and download your contract anytime.

# COVERAGE THAT BENEFITS YOU



## BUYER BENEFITS

As a buyer, make sure your new home is covered by an HSA home warranty. If the seller doesn't provide the warranty, take matters into your own hands and purchase this valuable protection yourself.

- **The comfort of being protected.** There can be many expenses to cover when moving into a new home. Take comfort in knowing that repairs to a covered system component or appliance won't be one of them.
- **Reliable service, 24/7.** You don't have to worry about calling different vendors for estimates and repairs. Just contact us. We'll arrange for a diagnosis, choosing from our list of qualified home repair professionals.
- **Valuable protection year after year.** The good news is that an HSA home warranty protects your budget from the unexpected. The great news is that the warranty is renewable with a monthly payment plan option.



## SELLER BENEFITS

As a seller, a home warranty placed during the listing period can help reduce many out-of-pocket expenses sellers often experience from unexpected covered breakdowns and repairs.

- **Coverage while your home is on the market.** This means if something goes wrong, you can continue to concentrate your efforts on selling your home instead of worrying about repairs.
- **A powerful marketing tool.** Offering a home warranty in the contract is an excellent way to entice buyers and it sets your home apart from the competition.







# APPLICATION

## EASY ENROLLMENT OPTIONS

Online: [www.onlinehsa.com](http://www.onlinehsa.com)

Phone: 800.367.1448 • Fax: 800.329.2478

Mail WITH payment: HSA, P.O. Box 2803 • Memphis, TN 38101

Mail WITHOUT payment: HSA, P.O. Box 849 • Carroll, IA 51401

Contract Number

Date Assigned

Form Number **GA2020**

### PROPERTY INFORMATION (REQUIRED)

Property Address to be Covered

City State Zip

Listing Expiration Date (if selling)

### REAL ESTATE PROFESSIONAL INFORMATION

Initiating Real Estate Associate: ☐ Buyer ☐ Seller

Real Estate Company Information

Main Office Number Fax Phone Number

Agent Name Agent Email

### COOPERATING REAL ESTATE ASSOCIATE

☐ Buyer ☐ Seller

Main Office Number Fax Phone Number

Agent Name Agent Email

### CLOSING INFORMATION

Escrow/Closing/Title Company

Main Office Phone Number Fax Phone Number

Estimated Closing Date Closing Number

Closing Representative Name Email Address

### SELLER INFORMATION

First Name Last Name

Phone Number Email Address

Mailing Address - Only if different from covered property

### BUYER INFORMATION

First Name Last Name

Phone Number Email Address

Mailing Address - Only if different from covered property

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

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

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### SELECT COVERAGE DESIRED

SELLER/BUYER COVERAGE	\$100 TRADE CALL FEE
Single Family	<input type="checkbox"/> \$445
Condominium	<input type="checkbox"/> \$445
Duplex	<input type="checkbox"/> \$675
Triplex	<input type="checkbox"/> \$905
Fourplex	<input type="checkbox"/> \$1,135

### SELLER HVAC OPTION

Central heat, air cond/heat pump & ductwork ☐ \$65

### NEW CONSTRUCTION (Coverage begins one year after closing)

Year 2 through 4 ☐ \$560

New Construction: Call 800.367.1448 for optional coverage pricing.

**BUYER 7 STAR UPGRADE\*** ☐ \$149

### BUYER OPTION

Electronics Plan ☐ \$216

Water softener ☐ \$35

Clothes washer and dryer ☐ \$80

Home freezer ☐ \$50

Roof leaks ☐ \$35

Water well pump ☐ \$85

Septic system ☐ \$50

Hot tub ☐ \$100

Swimming pool ☐ \$150

Pool/hot tub combination (must share common mechanicals) ☐ \$175

### TOTAL

Subtotal	\$
Sales Tax**	\$
Total (payment due at closing)	\$

Please mail payment in with application.

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

**Purchase Agreement:** By application for this contract, seller and/or buyer represent that, to the best of their knowledge, all items are in good working order on the date of application for this coverage. Further, seller and/or buyer agree that failure to notify HSA prior to repair or replacement of any covered item may result in a refusal of coverage on that item.

HSA discloses to the purchaser of this warranty, and the purchaser consents and acknowledges by his/her signature that the employing broker may receive a minimal fee for services rendered in marketing or administering the sale of this warranty plan.

Coverage Desired: ☐ Seller Coverage ☐ Buyer Coverage

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

Date \_\_\_\_\_

**WAIVER:** Purchase of this coverage is not mandatory. HSA is not the only warranty available. No other services are contingent upon the purchase of the warranty. I have reviewed the home warranty protection plan and hereby decline coverage.

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

GA2020-HS0A