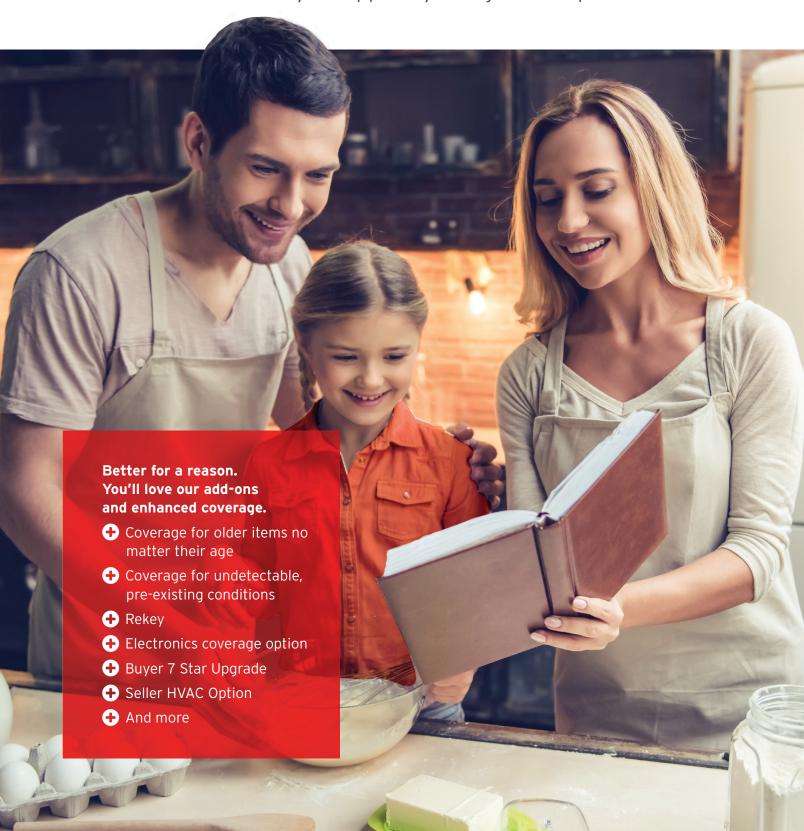




## **EXCEPTIONAL HOME PROTECTION AND SERVICE.**

An HSA<sup>™</sup> home warranty can help protect your budget from unexpected costs.



# Home systems and appliances will break, but they don't have to break your budget.

#### What is a home warranty?

A home warranty is a one-year service contract that covers the cost to repair or replace covered parts of home systems and appliances that break down over time.

# What types of homes are covered?

We cover single-family homes,\* older homes, condos, townhomes, duplexes, triplexes, and fourplexes, new construction, and mobile homes.\*\*

# Do I need a home warranty?

We think so. In fact, 1 in 4 new home buyers use their home warranty within the first 60 days of coverage.

#### What's not covered?

An HSA home warranty provides valuable coverage; however, not all services and failures are covered. For a complete understanding of your HSA home warranty, read the sample contract portion of this brochure. As examples, the following services:

- **Do not qualify for coverage:** Normal maintenance or cleaning, drain line stoppages due to roots
- May not qualify for repair: Improper installation, code violations
- (5) May incur additional costs: Disposal of replaced equipment, modifications required to fit new equipment, code violations, permit fees, coolant evacuation and recovery

Several of the above services are available in our Buyer 7 Star Upgrade. Review its coverage, limitations and exclusions on page four.

#### How does it work?

With coverage from HSA, you know exactly what to do when things go wrong. It's as simple as this:



Request service online at myhomewarranty.com or by phone at 800.367.1448. Pay your Trade Call Fee.



We assign a local, qualified contractor.



On an approved claim, your covered home system or appliance is repaired or replaced.



#### REGISTER ONLINE AT MYHOMEWARRANTY.COM.

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

Repair or replacement is subject to contract limitations and exclusions. See plan for details.

- \*Single-family homes are subject to 10,000 sq. ft. maximum.
- \*\*Condos/Townhomes/Mobile homes are subject to 5,000 sq. ft. maximum.



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

### **Buyer Benefits**

Showings, walk-throughs and inspections are important steps to buying your next home, but they don't uncover all issues and they can't predict what will happen. Make sure your new home is covered by an HSA home warranty. And, if the seller hasn't included it with the sale, add this valuable protection yourself.

- > Confidence in the home you're buying because you have a plan for covered breakdowns. There are a lot of decisions that come with homeownership. This is an easy one.
- > Our workmanship guarantee.

  If there's an issue with a completed repair within 30 days of service, we'll send a contractor back out for free.
- **Quality service.** HSA is available 24 hours a day, 7 days a week to help you schedule a diagnosis for your covered breakdown.
- > The reliability of a nationwide network of qualified, independent home service contractors. There's no need to research different vendors for repair or replacement assistance HSA has done that for you.

#### **Seller Benefits**

Placing an HSA home warranty on your home during its listing period can help reduce many out-of-pocket expenses you may experience from unexpected covered breakdowns and repairs.

- > Mitigate unexpected, covered issues from the home inspection to help keep your sale on track.
- Market your listing more effectively by confirming your home is covered against unexpected, covered breakdowns.
- **Maintain your budget** by managing the potentially high costs of covered repairs on your included systems and appliances.
- **> Focus on your next home** and upcoming move.

# Even the best homes come with surprises. Be prepared for unexpected costs.

ONE-YEAR BASIC PLAN (SFH)	BUYER \$495	BUYER/ SELLER	BUYER 7-STAR UPGRADE	\$149	
\$100 Trade Call Fee	Ş495	\$495	Central air: refrigerant recovery and non-ducted window or wall air conditioner		
Central heat. central air/heat pump and thermostat	<b>~</b>	Add Seller HVAC	Central heat and air: registers,	<b>/</b>	
Ductwork and attached humidifier	<b>~</b>	Option \$60	grills, filters, and heat lamps	<u> </u>	
Toilet tank and bowl (builder's standard); wax ring seals	<b>~</b>	~	Mismatched heating and air conditioning systems  Crane charges for rooftop air		
Plumbing parts	<b>~</b>	conditioning or heating equipment		•	
Polybutylene leaks	~	<b>~</b>	\$500 toward modifications on central heat, air or water heater	<b>~</b>	
Water, gas, drain, and waste lines	<b>~</b>	<b>~</b>	\$250 toward code violations	<b>~</b>	
			Permits up to \$250 per occurrence	<b>~</b>	
Routing of drain line stoppages  Water heater, instant hot water			Improper installations/modifications	<b>~</b>	
dispenser, and sump pump	<b>~</b>	•	Removal and disposal of replaced equipment	<b>~</b>	
Failures due to water heater sediment	<b>~</b>	~	Garage door opener: hinges, springs, keypad, and remote transmitter		
Whirlpool bathtub	<b>~</b>	~	Refrigerator: refrigerant recovery and	· /	
Electrical system	<b>~</b>	<b>~</b>	ice maker/beverage dispenser Faucets and showerheads (replaced	<b>V</b>	
Attic fans, exhaust fans, and ceiling fans	<b>~</b>	~	with chrome builder's standard)	*	
Garage door opener	<b>~</b>	~	Trash compactor lock/key assembly and bucket	•	
Lighting fixtures, central vacuum, doorbell, burglar, and fire alarm	<b>~</b>	<b>~</b>	Dishwasher racks, baskets, and rollers	•	
Refrigerator	~	<b>~</b>	Built-in microwave interior lining, door glass, clock and shelves	<b>~</b>	
Trash compactor	~	~	Oven/range interior lining, clocks, rotisseries, racks, handles, knobs, and dials	<b>~</b>	
Dishwasher	<b>~</b>	<b>~</b>	Toilets replaced with like quality	<b>~</b>	
Garbage disposal	<b>~</b>	<b>~</b>	Smoke alarms	<b>~</b>	
Oven, stovetop/range	<b>~</b>	<b>~</b>			
Built-in microwave oven	<b>~</b>	<b>~</b>	SELLER HVAC OPTION  Central heat, central air/heat pump and	\$60	
Covered item failures due to lack of maintenance	<b>~</b>	~	thermostat, ductwork, and attached humidifier	•	
Covered item failures due to rust and corrosion	<b>~</b>	~	See the plan contract at onlinehsa.com, or read the sample contract included in this brochure for coverage details, including service fees, limitations and exclusions. Charges for non-covered items may apply.  *Not available for condos/townhomes/mobile homes.  Coverage Terms  Buyer Coverage: Effective the date of closing and continues for 12 months.  Renewable annually.  Seller Coverage: Effective the date of application and continues for up to 6 months.  Seller coverage may be extended at the sole discretion of HSA.		
Rekey (up to 6 keyholes and 4 identical keys)	~				
Roof leaks*	~				

# **Coverage Options**

#### 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 to create a plan that perfectly fits your home.

#### **Optional Coverage**

- 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
- Electronics Protection Plan\*
- > Pool coverage\*\*
- > And more

#### **Special Member Offers**

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:

- Pre-season HVAC tune-ups<sup>†</sup>
- Smart home tech installation and setup services<sup>‡</sup>
- New appliance and air filter discounts



Smart home tech installation and setup services



Pre-season HVAC tune ups



Seller HVAC Option



**Electronics Protection Plan** 



**Pool Coverage** 



Discounts on new appliances

BUYER OPTIONS				
Electronics Protection Plan	\$216			
Water well pump/septic system	\$100			
Water softener	\$40			
Electronic air cleaner	\$40			
Clothes washer/dryer	\$70			
Home freezer	\$40			
Hot tub	\$125			
Swimming pool	\$150			
Pool/hot tub combination (must share common mechanicals)	\$175			

Repair or replacement is subject to contract limitations and exclusions. See plan for details.

<sup>\*</sup>Electronics Protection Plan: The Electronics Protection Plan is provided by Allstate Protection Plans and can only be purchased in conjunction with an HSA home warranty. Plan is subject to a \$2,000 per claim limit and a \$5,000 aggregate claim limit. For buyer use only.

<sup>\*\*</sup>Pool coverage: Pool coverage is available for buyers only.

<sup>\*</sup>Pre-season HVAC tune-ups: Tune-ups are provided by a third party and available seasonally (spring: A/C; fall: heating) for \$75 per unit. Please visit https://www.onlinehsa.com/additional-services/ to learn more.