

OLD REPUBLIC HOME PROTECTION'S



Preferred Coverage

A Qualified CRES Home Warranty Plan

\$275 Seller/Buyer Coverage **\$55** Trade Call Fee

Check Out Our

**ULTIMATE PROTECTION \$350
& PLATINUM PLUS \$425**



*Ideal
Coverage for
Foreclosed
Homes*

Coverage Includes:

- ✓ Undetectable Pre-existing Conditions for Home Buyer – *Covered!*
- ✓ Water Heater Sediment – *Covered!*
- ✓ Failure due to Rust and Corrosion – *Covered!*
- ✓ Mismatched HVAC Systems – *Covered!*
- ✓ Failure due to Lack of Maintenance – *Covered!*

**See Plan for details of coverage.*

Issued, administered and underwritten by:



WWW. ORHP.COM 800.445.6999
P.O. Box 5017, San Ramon, CA 94583-0917

Proudly Serving the Real Estate Industry Since 1974

NORTHERN ARIZONA/NORTHERN NEVADA



Standard Coverage

Coverage is for single family dwelling under 5,000 sq. ft.
For all other dwelling types, please call for quote.

\$275 SELLER/BUYER COVERAGE
\$55 Trade Call Fee

ACTUAL PLAN COVERAGE

The following items are covered for the Home Seller and Home Buyer. Certain limitations apply.

A good rule of thumb: if the part or service required does not affect the functioning of the working unit, it is not covered.

CERTAIN ITEMS AND EVENTS ARE NOT COVERED BY THIS CONTRACT. PLEASE REFER TO THE EXCLUSIONS

LISTED IN BOLDFACE TYPE IN THIS DOCUMENT. FOR ADDITIONAL LANGUAGE VERSIONS, LOG ON TO WWW.ORHP.COM

Heating System/Ductwork

NOTE: Coverage available on heating systems with capacity not exceeding five (5) tons per unit.

No limit to number of covered units for homes under 5,000 sq. ft.

Covered: Primary gas, oil or electric heater, heat pump (including geothermal and/or water source heat pump components and parts located within the foundation of the home or attached garage which heat the home), ductwork.

If necessary to effect a covered repair or replacement, we will: 1) Upgrade a heating system to maintain compatibility with minimum HSPF standards, including air handling transition, plenum, duct transition and indoor electrical. 2) Service a system that was improperly installed, modified or repaired, or was not properly matched in size or efficiency at any time prior to or during the term of the Plan provided the system is not undersized relative to the square footage of area being heated.

Exclusions: **TIMERS AND CLOCKS THAT DO NOT AFFECT THE HEATING OPERATION OF THE UNIT, HEAT LAMPS, FILTERS, ELECTRONIC AIR CLEANERS, HUMIDIFIERS, VENTS AND FLUES, FUEL STORAGE TANKS, WOOD OR PELLET STOVES (EVEN IF ONLY SOURCE OF HEATING), FIREPLACES AND KEY VALVES, INSERTS, PASSIVE SOLAR SPACE HEATING SYSTEMS, OUTSIDE OR UNDERGROUND PIPING AND COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS AND AIR HANDLERS, WELL PUMPS AND WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS, HEATING/WATER HEATER COMBINATION UNITS, FREESTANDING UNITS, CABLE HEAT; ELECTRONIC, COMPUTERIZED, PNEUMATIC AND MANUAL SYSTEM MANAGEMENT AND ZONE CONTROLLERS; MAINTENANCE, CLEANING, ASBESTOS COVERED DUCTWORK, INSULATION, DAMPERS, COLLAPSED OR CRUSHED DUCTWORK, DUCTWORK DAMAGED BY MOISTURE, DIAGNOSTIC TESTING OF, OR LOCATING LEAKS TO DUCTWORK, INCLUDING, WITHOUT LIMITATION, AS REQUIRED BY ANY FEDERAL, STATE OR LOCAL LAW, REGULATION OR ORDINANCE, OR WHEN REQUIRED DUE TO THE INSTALLATION OR REPLACEMENT OF SYSTEM EQUIPMENT, IMPROPERLY SIZED DUCTWORK.**

Limits: (1) \$1,500 MAXIMUM PER PLAN FOR DIAGNOSIS, REPAIR OR REPLACEMENT OF GEOTHERMAL, HOT WATER, BOILER, RADIANT HEAT, STEAM CIRCULATING HEATING SYSTEM, AIR TRANSFER, GLYCOL, PHENIX, POLARIS, DIESEL, OIL OR HYDRONIC SYSTEMS, WATER SOURCE HEAT PUMPS AND THEIR AIR HANDLERS, WATER COOLED CONDENSERS.

(2) \$1,000 MAXIMUM PER PLAN FOR DIAGNOSIS, REPAIR OR REPLACEMENT OF DUCTWORK.

(3) WE WILL PROVIDE ACCESS, ACCORDING TO THE DOLLAR LIMITS SPECIFIED IN (1) AND (2) ABOVE, THROUGH UNOBSTRUCTED WALLS, CEILINGS AND FLOORS ONLY, AND WILL RETURN ACCESS OPENING TO ROUGH FINISH CONDITION.

Seller Specific

Limit: \$500 MAXIMUM PER PLAN FOR DIAGNOSIS, REPAIR OR REPLACEMENT OF HOME HEATING SYSTEM.

Kitchen Appliance Coverage

Covered: ★ Dishwasher ★ Garbage Disposal
★ Oven ★ Trash Compactor
★ Range/Cooktop ★ Kitchen Exhaust Fan
★ Built-in Microwave

Exclusions: **PANS, TRAYS, LIGHTS, LIGHT SOCKETS, LIGHT SWITCHES, BASKETS, BUCKETS, ROLLERS, RACKS, HANDLES, RUNNER GUARDS, SHELVES, INTERIOR LININGS, TIMERS AND CLOCKS THAT DO NOT AFFECT THE HEATING OR CLEANING OPERATION OF THE UNIT, KNOBS, DIALS, ROTISSERIES, MEAT PROBES, PORTABLE OR COUNTERTOP MICROWAVES, TRIM KITS, HALOGEN UNITS, REFRIGERATOR/OVEN COMBINATION UNITS, GLASS INCLUDING DOOR GLASS, LOCK AND KEY ASSEMBLIES, MAGNETIC INDUCTION COOKTOPS, MICROWAVE/COOKTOP DRAWER COMBINATION UNITS.**

Plumbing System

Covered:

- ★ Drain Line Stoppages
- ★ Plumbing Pipe Leaks
- ★ Toilets
- ★ Gas or Electric Water Heater (including tankless and lowboy units)
- ★ Built-in Bathtub Whirlpool Motor and Pump
- ★ Risers and Gate Valves
- ★ Shower Valve
- ★ Stop and Waste Valve*
- ★ Diverter Valve
- ★ Angle Stops
- ★ Recirculating Pump
- ★ Sump Pump (for ground water only)
- ★ Instant Hot Water Dispenser
- ★ Water Pressure Regulator*

Exclusions: **PLUMBING FIXTURES INCLUDING FAUCETS, BATHTUB, SINK, SHOWER BASE PANS AND ENCLOSURES, GAS LOG LIGHTER, TOILET LIDS AND SEATS, SPRINKLER OR SOLAR SYSTEMS, VENTS AND FLUES, SEPTIC TANK, STOPPAGES THAT CANNOT BE CLEARED WITH CABLE, HYDRO JETTING, STOPPAGES DUE TO ROOTS, WATER HEATER HEAT PUMP ATTACHMENT, SEWAGE EJECTOR, HOSE BIBBS, HOLDING OR STORAGE TANKS, ENERGY CONSERVATION UNITS, NOISE, ELECTROLYSIS, WHIRLPOOL JETS, FILTERS, WATER CONDITIONING/PURIFICATION SYSTEMS, BIDETS, JET PUMPS, CONDITIONS CAUSED BY CHEMICAL, CALCIUM OR SEDIMENT BUILD-UP (EXCEPT IN WATER HEATERS), CAULKING, GROUTING, INADEQUATE OR EXCESSIVE WATER PRESSURE, FLOW RESTRICTIONS IN FRESH WATER LINES, BASKET STRAINERS, POP-UP ASSEMBLIES, PHENIX SYSTEMS (SEE LIMITS UNDER HEATING SYSTEM), LEAKS/DAMAGE CAUSED BY ROOTS, WATER HEATER DRIP PANS, ICEMAKER WATER LINES, FUEL STORAGE TANKS, SHOWER HEAD, SHOWER ARM, FIRE SUPPRESSION SYSTEMS, HEATING/WATER HEATER COMBINATION UNITS, MULTI-VALVE MANIFOLDS.**

Limits:

(1) \$1,000 MAXIMUM PER PLAN FOR DIAGNOSIS, REPAIR OR REPLACEMENT, AS NECESSARY, OF POLYBUTYLENE PIPING, AND LEAKS EMANATING FROM A WATER, DRAIN OR GAS PIPE EITHER ENCASED IN OR LOCATED UNDER CONCRETE, SUCH AS A CONCRETE SLAB FOUNDATION.

(2) TOILET TANKS AND BOWLS REPLACED WITH BUILDERS STANDARD, WHEN NECESSARY.

(3) WE WILL PROVIDE ACCESS, ACCORDING TO THE DOLLAR LIMITS SPECIFIED IN (1) ABOVE, THROUGH UNOBSTRUCTED WALLS, CEILINGS AND FLOORS ONLY, AND WILL RETURN ACCESS OPENING TO ROUGH FINISH CONDITION.

(4) WE CLEAR STOPPAGES WHICH CAN BE CLEARED WITH STANDARD SEWER CABLE THROUGH AN EXISTING CLEANOUT WITHOUT EXCAVATION. WE DO NOT COVER COLLAPSED OR BROKEN LINES OUTSIDE THE MAIN FOUNDATION, ACCESS TO DRAIN OR SEWER LINES FROM VENT, REMOVAL OF TOILET, AND COSTS TO LOCATE, ACCESS OR INSTALL A GROUND LEVEL CLEANOUT.

Electrical/Fans/Garage Door Opener

Covered: ★ Electrical System ★ Bath Exhaust Fan ★ Central Vacuum
★ Garage Door Opener ★ Ceiling Fans ★ Telephone Wiring
★ Attic Fans
★ Whole House Fans

Exclusions: **LIGHT FIXTURES INCLUDING THOSE ON CEILING FANS, BULBS, BALLASTS, VENTS, REMOVABLE ATTACHMENTS, ACCESSORIES OR HOSES, HEAT LAMPS, INTERCOMS, ALARMS, LOW VOLTAGE RELAY SYSTEMS, ELECTRONIC OR COMPUTERIZED ENERGY MANAGEMENT OR LIGHTING AND APPLIANCE MANAGEMENT SYSTEMS, DOORBELL AND RELATED WIRING, CHIMES, SAUNAS OR STEAM ROOMS, SMOKE DETECTORS, INADEQUATE WIRING CAPACITY, GARAGE DOORS AND THEIR HINGES, SPRINGS, AND REMOTE TRANSMITTERS/KEY PADS; SOLAR ELECTRICAL SYSTEMS.**

Limits: **CEILING FANS REPLACED WITH BUILDERS STANDARD, WHEN NECESSARY.**

Limited Pest Control

Covered: Within perimeter of main foundation and garage:

- ★ Ants (except Fire, Pharaoh, and Carpenter Varieties)
- ★ Roaches
- ★ Earwigs
- ★ Bird Mites
- ★ Centipedes
- ★ Sowbugs
- ★ Bedbugs
- ★ Silverfish
- ★ Firebrats
- ★ Spiders
- ★ Millipedes
- ★ Crickets
- ★ Pillbugs
- ★ Clover Mites
- ★ Mice (excludes rodent proofing)

Exclusions: **Termites, fungus, wood boring beetles, scorpions, rats or any other pests not specifically listed as covered, continuous treatment programs.**

* See Service Overview (2a)

ULTIMATE PROTECTION Upgrade Includes: **\$350**
Standard Coverage, Air Conditioner* PLUS: (Buyer only)

Plumbing: faucets (replaced with chrome builders' standard when necessary), shower heads and shower arms, interior hose bibbs, toilet replacement with like quality
 Heating System: disposable filters, heat lamps
 Water Heater: expansion tanks
 Dishwasher: racks, baskets, rollers
 Microwave Oven: interior lining cloaks
 Range/Oven/Cooktop: clocks, rotisseries, racks, handles, knobs, interior lining
 Trash Compactor: removable buckets, lock and key assemblies
 Smoke Detector: both battery operated and hardwired systems
 Garage Door Opener: hinges, springs, remote transmitters/key pads
 Air Conditioner: disposable filters, window units (with purchase of Air Conditioning Option)
 Improper Installation: We will cover an existing defect or mechanical failure of an item that was improperly installed, repaired or modified prior to or during the contract term. If the improper installation, repair or modification violates a Code Requirement, see Limited Code Upgrade limits below.
 Limited Code Upgrade: We will pay up to \$250 maximum per Plan to correct code violations in regard to a covered trade call, if required, to effect repair or replacement. We may provide, at our option, a cash settlement in lieu of performance of the work.
 Haul Away: We will pay costs related to the removal of an appliance, system or component when we are replacing that covered appliance, system or component.
 Permits: Where local building permits are required prior to commencing replacement of appliances, systems or components, we will pay up to \$250 per occurrence for such local building permits. We will not be responsible for replacement service when permits cannot be obtained.
 Crane: We will cover fees associated with the use of cranes or other lifting equipment required to remove or install rooftop heating or air conditioning units.

*NO A/C? We'll include one Kitchen Refrigerator (Built-in ok) at no additional charge!

PLATINUM PLUS Upgrade Includes: **\$425**
Standard Coverage, Air Conditioner*, Ultimate Protection PLUS: (Buyer only)

Extended Code Upgrade/Modification:
 We will pay \$500 maximum per Plan toward necessary modifications (including code violations), if required, to effect repair or replacement. We may provide, at our option, a cash settlement in lieu of performance of work.
 Enhanced Stoppage Coverage:
 We will pay \$250 maximum per Plan toward the following in regard to a stoppage: 1) Removal of toilet or other access if needed to clear a stoppage, including costs to install a ground level cleanout, 2) Hydrojetting if drain line stoppage is unable to be cleared with sewer cable, 3) Stoppages due to roots. We may provide, at our option, a cash settlement in lieu of performance of work.
 Exclusions: Stoppages that cannot be cleared with cable or hydrojetting, collapsed or broken lines outside the main foundation.
 Enhanced Toilet Replacement Coverage:
 In the event of sediment/calcium build-up, toilet will be replaced with like quality.
 Enhanced Water Heater/Heating System Coverage:
 Replacement of vents and flues, if required, to effect repair/replacement of a covered claim.
 Enhanced Plumbing Coverage: Sink and bathtub basket strainers.

*NO A/C? We'll include one Kitchen Refrigerator (Built-in ok) at no additional charge!

Optional Coverage – Buyer Only Additional Premium Required Optional coverage is available to Home Buyers at an additional premium. You may purchase optional coverage up to 30 days after the close of sale (except optional Roof Coverage); however, coverage shall commence upon receipt of payment and will expire in conjunction with standard Plan coverage.

To Order Additional Optional Coverage Call: 800-445-6999

Air Conditioner/Cooler*	
For Home Seller	\$70
For Home Buyer	\$70

NOTE: Coverage available on cooling systems with capacity not exceeding five (5) tons per unit.

No limit to number of covered units for homes under 5,000 sq. ft.

All system Exclusions and Limits stated under Heating System/Ductwork apply.

Covered: Electric central air conditioning, electric wall air conditioner, evaporative cooler, including condenser, compressor, leaks in accessible refrigerant lines, refrigerant recovery, heat pump (including geothermal and/or watersource heat pump components and parts located within the foundation of the home or attached garage which cool the home), ductwork, evaporative coil, air handler and respective drain lines, and metering device (e.g. evaporative coil piston or thermal expansion valve). If necessary to effect a covered repair or replacement, we will: 1) Upgrade an air conditioning system to maintain compatibility with minimum SEER standards, including air handling transition, evaporator coil, refrigerant lines, secondary drain pan and line, plenum, duct transition and indoor electrical. 2) Service a system that was improperly installed, modified or repaired or was not properly matched in size or efficiency at any time prior to or during the term of the Plan provided the system is not undersized relative to the square footage of area being cooled.

Exclusions: FILTERS, ELECTRONIC, COMPUTERIZED, PNEUMATIC AND MANUAL SYSTEM MANAGEMENT AND ZONE CONTROLLERS, GAS AIR CONDITIONING UNITS, WINDOW UNITS, MAINTENANCE, CLEANING, CONDENSER HOUSING, COOLER PADS, WATER TOWERS, ROOF JACKS AND STANDS, INACCESSIBLE COIL LINES, CHILLERS AND CHILLER COMPONENTS, PRE-COOLERS, WATER SOURCE HEAT PUMPS AND THEIR AIR HANDLERS, WATER COOLED CONDENSERS; SEE LIMITS UNDER HEATING SYSTEM/DUCTWORK COVERAGE.

Seller Specific Limits: (1) COVERAGE PROVIDED FOR HOME SELLER ONLY WHEN SELLER'S OPTIONAL AIR COVERAGE HAS BEEN SELECTED. IF THE OPTION IS SELECTED, HEATING SYSTEM AND AIR CONDITIONER/COOLER ARE SUBJECT TO A COMBINED \$1,500 MAXIMUM FOR DIAGNOSIS, REPAIR OR REPLACEMENT DURING THE SELLER'S COVERAGE PERIOD. ALL LIMITATIONS OF LIABILITY APPLY.

Swimming Pool*Spa*Hot Tub*Portable Spa Equipment*	\$125
Additional Pool or Spa Equipment*	\$75**
**(May only be purchased in conjunction with Swimming Pool Coverage)	

NOTE: Both pool and spa equipment (including portable spa, exterior hot tub and whirlpool) are covered if they utilize common equipment. If they do not utilize common equipment, then only one or the other is covered unless an additional fee is paid.

Covered: Above ground and accessible working parts and components of heating and filtration system, as follows: Heater, pump, motor, filter, filter timer, gaskets, blower, timer, back flush valve, pool sweep motor and pump, above ground plumbing pipes and wiring.

Exclusions: POOL SWEEP JETS, ORNAMENTAL FOUNTAINS, LIGHTS, SKIMMERS, POOL LINER, POOL COVER AND RELATED EQUIPMENT, FILL LINE, FILL VALVE, REMOTE CONTROL PANEL AND SWITCHES, AIR SWITCHES, ELECTRONIC, COMPUTERIZED, PNEUMATIC AND MANUAL SYSTEM MANAGEMENT, CLEANING OR MAINTENANCE OF EQUIPMENT, CHLORINATORS, IONIZERS, OZONATORS AND OTHER WATER CHEMISTRY CONTROL EQUIPMENT AND MATERIALS, FUEL STORAGE TANKS, ALL CLEANING EQUIPMENT INCLUDING POP-UP HEADS, TURBO VALVES, CREEPY CRAWLERS AND THE LIKE, DISPOSABLE FILTRATION MEDIUMS, HEAT PUMP, SOLAR EQUIPMENT, VALVE ACTUATOR MOTOR.

Limited Roof Leak Repair	\$100
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Covered: The repair of specific leaks that occur in the roof located over the occupied living area of the main dwelling (excluding garage), provided the leaks are the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition on the effective date of the Plan.

Exclusions: GUTTERS, DRAIN LINES, FLASHING, SKYLIGHTS, PATIO COVERS, SCUPPERS, GLASS, SHEET METAL, ROOF MOUNTED INSTALLATIONS, LEAKS THAT OCCUR IN A DECK OR BALCONY WHEN SAID DECK OR BALCONY SERVES AS THE ROOF OF THE STRUCTURE BELOW, LEAKS THAT RESULT FROM OR THAT ARE CAUSED BY ROOF MOUNTED INSTALLATIONS, IMPROPER CONSTRUCTION OR REPAIRS, MISSING OR BROKEN ROOF SHINGLES OR TILES, DAMAGE CAUSED BY PERSONS WALKING OR STANDING ON THE ROOF, FAILURE TO PERFORM NORMAL MAINTENANCE TO ROOF AND GUTTERS, IMPROPER INSTALLATION, LEAKS MAINTAINED PRIOR TO THE EFFECTIVE DATE OF THE PLAN.

Limits: AN ACTUAL WATER LEAK MUST OCCUR DURING THE COVERAGE PERIOD FOR COVERAGE TO APPLY UNDER THIS PLAN. ROOF REPAIRS WILL BE LIMITED TO \$1,000 MAXIMUM PER PLAN FOR DIAGNOSIS, LABOR, PARTS AND/OR MATERIALS.

Washer • Dryer (Per Set)	\$75
Kitchen Refrigerator (Built-In)	\$50
Kitchen Refrigerator	\$25
Additional Refrigerator (May only be purchased in conjunction with Kitchen Refrigerator. Refrigerators with more than one compressor are not covered under this optional coverage item.)	\$50
Wet Bar Refrigerator	\$25
Built-in Wine Cooler (30 bottle maximum)	\$25
Freestanding Icemaker	\$50

Covered: All parts and components of one set of washer, dryer, refrigerator, additional refrigerator, wetbar refrigerator, freestanding icemaker or built-in wine cooler depending on the option requested and premium paid. Refrigerator icemakers covered on kitchen refrigerator only.

Exclusions: LIGHTS, LIGHT SOCKETS, LIGHT SWITCHES, RACKS, HANDLES, SHELVES, INTERIOR LININGS, KNOBS, DIALS, TRIM KITS, REFRIGERATOR/OVEN COMBINATION UNITS, GLASS INCLUDING DOOR GLASS, ICEMAKERS, ICE CRUSHERS, ICE AND BEVERAGE DISPENSERS AND THEIR RESPECTIVE EQUIPMENT, INTERIOR THERMAL SHELLS, REMOVABLE BUCKETS AND TRAYS, REFRIGERATOR FREEZERS WHICH REQUIRE AN ADDITIONAL COMPRESSOR TO FUNCTION, COST RELATED TO RECAPTURE OR DISPOSAL OF REFRIGERANTS, FOOD SPOilage, INSULATION, REMOVABLE COMPONENTS WHICH DO NOT AFFECT THE PRIMARY FUNCTION, MULTI-MEDIA CENTERS, WINE VAULTS, TOUCH PAD ASSEMBLY, PLASTIC MINI-TURS, SOAP DISPENSER, FILTER, LINT SCREENS, VENTING, "ALL IN ONE" WASH DRY UNITS.

Limits: (1) \$500 MAXIMUM PER PLAN TO DIAGNOSE, REPAIR OR REPLACE WET BAR REFRIGERATOR OR FREESTANDING ICEMAKER. (2) \$2,500 MAXIMUM PER PLAN TO DIAGNOSE, REPAIR OR REPLACE BUILT-IN AND/OR SEALED REFRIGERATION UNITS. (3) ICEMAKER IS COVERED PROVIDING PART IS AVAILABLE. IN CASES WHERE PARTS ARE NOT AVAILABLE, OUR OBLIGATION IS LIMITED TO CASH IN LIEU BASED ON THE REPLACEMENT COST OF THE ICEMAKER.

Well Pump (Domestic Use Only)* (One Per Coverage)	\$100
Booster Pump* (Includes Well Pump Coverage above)	\$150

Covered: Well pump/booster pump utilized for the main dwelling only depending on the option requested and premium paid.

Exclusions: PIPING AND ELECTRICAL LINES, WELL CASING, HOLDING, STORAGE OR PRESSURE TANK, REDRILLING OF THE WELL, CONTROL BOXES, PRESSURE SWITCHES, CAPACITORS OR RELAYS, WELL PUMP AND WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS, OUTSIDE OR UNDERGROUND PIPING AND COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS, ACCESS TO REPAIR WELL PUMP SYSTEM.

Septic Tank Pumping* (Per Tank)	\$25
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Covered: If a stoppage is due to septic tank backup, we will pump the septic tank one time during the term of the Plan.

Exclusions: THE COST OF LOCATING OR GAINING ACCESS TO TANK, CHEMICAL TREATMENTS.

Limits: NOT AVAILABLE ON NEW CONSTRUCTION PLAN.

Septic System* (Per Tank)/Sewage Ejector Pump	\$50
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Covered: Aerobic pump, jet pump, sewage ejector pump, septic tank and line from house to tank.

Exclusions: TILE FIELDS AND LEACH BEDS, LEACH LINES, LATERAL LINES, INSUFFICIENT CAPACITY, CLEANOUT, PUMPING, SEEPAGE PITS, STOPPAGE OR DAMAGE DUE TO ROOTS.

Limits: COST TO DIAGNOSE, REPAIR AND/OR REPLACE THE SYSTEM, INCLUDING PUMPS, SEPTIC TANK OR LINE IS LIMITED TO A TOTAL OF \$500 MAXIMUM PER PLAN.

Extended Pipe Leak Coverage* (Available on detached single family homes only; not available to condos or multi-unit buildings)	\$100
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Covered: Concrete encased or underground pipe leaks located outside the foundation of the covered structure, including water, drain or gas supply and drain lines that service the main home or other home warranty covered structure only. The leak must be the result of normal wear and use.

Exclusions: FAUCETS, HOSE BIBBS, GATE VALVES, CONSEQUENTIAL OR SECONDARY DAMAGE, SOLAR OR SPRINKLER SYSTEM, ABOVE OR BELOW GROUND POOL PIPING, DOWNSPOUT OR LANDSCAPE DRAIN LINES, OUTSIDE/UNDERGROUND PIPING FOR WATER SOURCE HEAT PUMP.

Limits: \$1,000 MAXIMUM PER PLAN FOR DIAGNOSIS, REPAIR OR REPLACEMENT.

* See Service Overview (2a)

Step One: Property to be Covered

Street _____

City _____ State _____ Zip _____

Step Two: Choose the Plan and Options

Coverage is for homes under 5,000 sq. ft. For Sale by Owner properties or homes not in a resale transaction, or any other dwelling type, e.g. multiple units, guest houses, homes 5,000 sq. ft. or over, please call for quote on rates, effective date of coverage, etc. Seller's Coverage is not available on multiple units, homes 5,000 sq. ft. or over or For Sale by Owner properties. New Construction Plan not available on multi-unit homes or Homes 5,000 sq. ft. or over.

- Standard Coverage for Home Seller/Home Buyer \$275 _____
- Condo, Townhome and Mobile Home Coverage for Home Seller/Home Buyer \$245 _____
- Optional Air Coverage for Home Seller \$ 70 _____

PROVIDES ADDED PROTECTION TO HOME BUYER:

- ULTIMATE PROTECTION** \$350 _____
- PLATINUM PLUS** \$425 _____

- New Construction (Years 1-4 or 2-5) \$475 _____
- Duplex-\$420 Triplex-\$520 Fourplex-\$620 (Buyer only) _____

Options Available – Buyer Only

- Air Conditioner/Cooler \$ 70 _____
No limit to number of covered units for homes under 5,000 sq. ft.
- Swimming Pool • Spa • Hot Tub • Portable Spa Equipment \$ 125 _____
 - Additional Pool or Spa Equipment \$ 75 _____
- Limited Roof Leak Repair \$ 100 _____
- Washer • Dryer (Per Set) \$ 75 _____
- Kitchen Refrigerator (Built-in) \$ 50 _____
- Kitchen Refrigerator \$ 25 _____
 - Additional Refrigerator \$ 50 _____
- Wet Bar Refrigerator \$ 25 _____
- Built-in Wine Cooler \$ 25 _____
- Freestanding Icemaker \$ 50 _____
- Well Pump \$ 100 _____
- Booster/Pump (Includes Well Pump Coverage) \$ 150 _____
- Septic Tank Pumping \$ 25 _____
- Septic System/Sewage Ejector Pump \$ 50 _____
- Extended Pipe Leak Coverage \$ 100 _____

Total Cost (Due at Close of Sale) \$ _____

\$55 Trade Call Fee

Please read the contract for specific coverage, exclusions and limits.

Step Three: Home Buyer/Seller Information

Buyer Name _____

Buyer Mailing Address _____

Phone # () _____

Seller Name _____

Phone # () _____

Step Four: Agent Information

Initiating Agent Information Seller's Agent Buyer's Agent

Main Office Phone # () _____

RE Company Name _____ City _____

Initiating Agent _____

Cooperating Agent Information

Main Office Phone # () _____

RE Company Name _____ City _____

Cooperating Agent _____

Closing Company Information

Closing Company Name _____ City _____

Officer _____

Main Office Phone # () _____

File # _____ Estimated Close _____

Step Five: Sign

Notice: Brokers/Agents offer this Plan as a service to home sellers and home buyers. They receive no commission or compensation for offering this Plan. In waiving this program, applicant agrees to hold harmless the Real Estate Broker and/or Agent against any liability resulting from failure of systems and appliances that would have been covered by this Plan.

Plan fee is due at close of sale.

I desire:

- standard home seller's and home buyer's coverage.
- optional HVAC coverage for home seller*, standard home seller's and home buyer's coverage.
- to decline the benefits of this coverage.

I represent that this Plan is being sold in conjunction with an underlying real estate transaction and that, to the best of my knowledge, all items are in good working order.

Signature _____

Date _____

Please provide attached contract. Original contract will be sent to buyer upon receipt of payment by ORHP.

One or more agents/brokers in this transaction has a business relationship with the Real Estate Agents Alliance Purchasing Group, which is casualty insurance buying and risk management collective. Through this relationship they may receive more protection because this home warranty belongs to a class of warranties that afford superior protection. The additional protection is in the form of a reduced deductible in case there is a claim for money or services arising from their representation in the purchase and sale of your home.

Step Six: Order the Plan (Plan # _____)

To Order by Internet: www.orhp.com

Phone: 800-445-6999

Mail: P.O. Box 5017, San Ramon, CA 94583-0917

Fax: 800-866-2488

For Service Call: Place service requests

online at www.orhp.com

Or call: 800-972-5985

Service And Coverage You Can *Rely on!*

Home Seller/Buyer Coverage			
Select your Plan and add additional Options	Standard Coverage \$275 Condo/Townhome/ Mobile Home \$245	ULTIMATE PROTECTION \$350	PLATINUM PLUS \$425
Items Covered			
Primary Gas, Oil or Electric Heater	✓	✓	✓
Ductwork	✓	✓	✓
Dishwasher	✓	✓	✓
Oven/Range/Cooktop	✓	✓	✓
Garbage Disposal	✓	✓	✓
Built-in Microwave Oven	✓	✓	✓
Trash Compactor	✓	✓	✓
Drain Line Stoppages	✓	✓	✓
Plumbing Pipe Leaks	✓	✓	✓
Water Heater	✓	✓	✓
Toilets	✓	✓	✓
Instant Hot Water Dispenser	✓	✓	✓
Water Pressure Regulator	✓	✓	✓
Sump Pump	✓	✓	✓
Recirculating Pump	✓	✓	✓
Built-in Bathtub Whirlpool Motor & Pump	✓	✓	✓
Electrical System	✓	✓	✓
Exhaust and Ceiling Fans	✓	✓	✓
Attic and Whole House Fans	✓	✓	✓
Central Vacuum	✓	✓	✓
Telephone Wiring	✓	✓	✓
Garage Door Opener	✓	✓	✓
Limited Pest Control	✓	✓	✓
Air Conditioner/Cooler	Option for Seller/Buyer	(Buyer only)	(Buyer only)
NO A/C? We'll include one Kitchen Refrigerator (Built-in ok) at no additional charge!			
ULTIMATE PROTECTION • Includes additional enhancements to Coverage Items • Coverage for Improper Installs, Code Upgrades, Haul Away Permits & Cranes	Please see Plan for details of Coverage!	(Buyer only)	(Buyer only)
PLATINUM PLUS • Increased Coverage for Modifications (Including Code Upgrades); Enhanced Stoppage, Toilet and Water Heater Coverage		(Buyer only)	(Buyer only)
			(Buyer only)

Coverage Includes:

- ✓ Undetectable Pre-existing Conditions for Home Buyer – *Covered!*
- ✓ Water Heater Sediment – *Covered!*
- ✓ Failure due to Rust and Corrosion – *Covered!*
- ✓ Mismatched HVAC Systems – *Covered!*
- ✓ Failure due to Lack of Maintenance – *Covered!*

**See Plan for details of coverage.*

Options Available - Buyer Only	Annual Cost
Air Conditioner/Cooler	\$ 70
Swimming Pool • Spa • Hot Tub Portable Spa Equipment	\$ 125
Additional Pool or Spa Equipment <i>Only in conjunction with swimming pool coverage</i>	\$ 75
Limited Roof Leak Repair	\$ 100
Washer • Dryer (Per Set)	\$ 75
Kitchen Refrigerator (Built-in)	\$ 50
Kitchen Refrigerator	\$ 25
Additional Refrigerator	\$ 50
Wet Bar Refrigerator	\$ 25
Built-in Wine Cooler	\$ 25
Freestanding Icemaker	\$ 50
Well Pump	\$ 100
Booster/Pump (Includes Well Pump Coverage)	\$ 150
Septic Tank Pumping	\$ 25
Septic System/Sewage Ejector Pump	\$ 50
Extended Pipe Leak Coverage	\$ 100

Additional Plan Coverages	
Optional Air Coverage for Home Seller	\$ 70
New Construction (Years 1-4 or 2-5)	\$475
Duplex (Buyer only)	\$420
Triplex (Buyer only)	\$520
Fourplex (Buyer only)	\$620

When You Need Our Services...We're Here To Help.

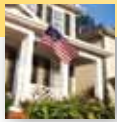


1. Service Overview

In accordance with the terms of the Plan, Old Republic Home Protection Company, Inc., will hereinafter be referred to as We, Us, Our. The home seller and/or buyer, will hereinafter be referred to as You. In accordance with the terms of the Plan, we will repair or replace systems and appliances mentioned as covered. We exclude all others. **We reserve the right to provide cash in lieu of repair or replacement in the amount of our actual cost (less than retail) to repair or replace such item.** Additional charges may apply to certain repairs or replacements. **Please see Limitations of Liability.** We will provide service on covered systems or appliances that:

- are located within the perimeter of the main foundation and garage (with the exception of coverage items marked with an "**").
- were properly installed and in **good and safe** working order on the effective date of this Plan.
- have become inoperable due to normal usage after the effective date of this Plan.
- are reported during the term of this Plan.

Coverage may apply to a malfunction which existed on the effective date of the Plan if, at that time, the malfunction was unknown, and would not have been detectable to seller, buyer or agent by visual inspection and simple mechanical test. This Plan does not cover known defects.



2. Plan Effective Dates

Buyer's Coverage becomes effective at close of sale and is effective for the term indicated on the Declaration Sheet. New Construction Coverage is effective for the term indicated on the Declaration Sheet. (Plan Fee must be received within 14 days after close of sale.)

If buyer takes possession prior to close of sale, the Plan Fee is due and coverage will begin upon receipt of Plan Fee. In cases of Lease Option, the full Plan Fee is due upon occupancy.

Seller's Coverage for the listing/escrow period becomes effective the day the application is received by us, and continues until the expiration of the initial listing period (up to 180 days), close of sale, or listing termination (whichever occurs first). Seller's Coverage is not available on multiple units, homes 5,000 sq. ft. or over or For Sale By Owner properties. In the event close of sale does not occur in the 180-day period, we may, at our sole discretion, extend the seller's coverage period. Pre-existing conditions are not covered for the seller.



3. For Service: Place service requests online at www.orhp.com or Call 800-972-5985

We are available to accept service calls 24 hours a day, 365 days a year. When you call with a service problem, we will contact a contractor who will contact you directly to schedule a convenient appointment during normal business hours. In the event you experience any difficulties in receiving service, please call our Service Department for assistance.

The services contracted for will be initiated under normal circumstances by us within 48 hours after your request for service is made. Emergency service (the loss of heating, cooling, plumbing or electrical service) will be initiated no later than 24 hours after the report of the claim in the event of an emergency.

If you should request us to perform non-emergency service outside of normal business hours, you will be responsible for payment of additional fees, including overtime.

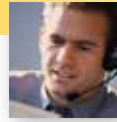
We require you to contact us so we may have the opportunity to select a contractor to perform the service. We will not reimburse you for services performed by your own contractor without prior authorization.

For each new trade call placed, you will be responsible to pay the trade call fee to the contractor at time of the first visit. The trade call fee is due for each call dispatched. We cannot respond to a new request for service until all previous trade call fees are paid. Failure to pay the trade call fee will result in suspension of coverage until such time as the proper fee is paid. At that time, coverage will be reinstated, but the contract period will not be extended.

Service work is guaranteed for 30 days.

We require you to contact us so we may have the opportunity to select a contractor to provide service. If we authorize you to contact an independent contractor to perform a covered service, we must be contacted by the technician with an estimate of required services prior to initiating any repair/replacement for which reimbursement will be requested. An authorization number will be provided to you by us for approved costs. Failure to contact us as outlined may result in denial of coverage.

- Contractor selected should be qualified and insured.
- Contractor provides fair and reasonable rates on parts and service.
- To confirm the repair is covered by the Plan, you must contact us
a) once the technician arrives at the home and (b) prior to the technician performing any repairs for which reimbursement will be requested.
- Contractor is willing to bill for services rendered.
- Acceptable itemized proof of charges are provided.
- The trade call fee indicated will be deducted from any reimbursement of covered costs.



4. Limitations of Liability

a) This Plan does not cover repairs or replacement required as a result of fire, freeze or flood, accidents, vandalism, cosmetic defects, structural defects, power failure, shortage, surge or overload, inadequate capacity, storms, lightning, pest or pet damage, neglect, misuse, abuse or missing parts. We do not cover improper installation or improper previous or attempted repair except where noted. We will not perform routine maintenance. You are responsible for cleaning and routine maintenance as specified by the manufacturer of the equipment. We are not responsible for consequential or secondary damage (including as a result of the failure of a covered item), nor for failure to provide timely service due to conditions beyond our control, including but not limited to, part or equipment delays, labor difficulties, loss of income, utility bills, living expenses, personal or property damage. We do not cover systems or appliances classified by the manufacturer as commercial, commercial equipment modified for domestic use or single family dwellings used for commercial purposes.

b) **ACCESS:** We are not responsible for providing or closing access to covered items, except as noted under LIMITS. We are not responsible for additional charges to remove or install systems, appliances or non-related equipment in order to make a covered repair; nor do we cover the cost of restoration of wall coverings, floor coverings, counter tops, etc.

c) **CODE UPGRADES/PERMITS/TOXIC MATERIALS:** If upgrades are required, we cannot perform service until you complete corrective work. If additional costs are incurred in order to comply with regulations, we will not be responsible for the added expense, nor will we pay any cost relating to permits. Additional costs necessary to repair or replace covered equipment as the result of new refrigerant requirements effective January 1, 2010 will not be covered by the Plan.

We will not perform services involving hazardous or toxic materials including, but not limited to: asbestos, mold, lead paint, and sanitation of sewage spills, nor will we pay costs related to disposal of contaminants, hazardous or toxic materials.

We are not responsible for any claim arising out of any pathogenic organisms regardless of any event of cause that contributed in any sequence to damage or injury. Pathogenic organisms are any bacteria, yeasts, mildew, virus, fungi, mold or their spores, mycotoxins or other metabolic products. We are not, under any circumstances, responsible for the diagnosis, repair, removal or remediation of mold, mildew, rot or fungus, or any damages resulting from or related to mold, mildew, rot or fungus, even when caused by or related to the malfunction.

d) **REPAIR/REPLACEMENT/UPGRADING:** We have the sole right to determine whether a covered system, appliance or component will be repaired or replaced; but we are not responsible for delay in obtaining parts or replacement equipment. We do not pay costs related to disposal ("haul away") of systems or appliances. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts. We reserve the right to obtain a second opinion at our expense. We will not upgrade any covered item. **We reserve the right to provide cash in lieu of repair or replacement.** Payment will be provided based on our negotiated rates with our contractor/supplier network, which may be less than retail. We are not responsible for work performed by any contractor once cash in lieu of work has been authorized. We are also not responsible for non-covered work performed or non-covered costs charged by a contractor dispatched to provide covered services.

We are responsible for providing installation of equipment comparable in features (that effect the operation of the system or appliance), capacity and efficiency, but not for matching dimensions, color or brand. We are not responsible for the cost of construction, carpentry or other modifications made necessary by existing or installing different equipment. We are not responsible for relocation of equipment.

We are not responsible for upgrades, components, parts or equipment required due to the incompatibility of the existing equipment with the replacement system or appliance or component, or part thereof or with new type of chemical or material utilized to run the replacement equipment including, but not limited to, differences in technology, refrigerant requirements, or efficiency as mandated by federal, state or local governments.

e) **CONDOMINIUMS/MULTIPLE UNITS/MOBILE HOMES:** This Plan does not provide coverage for common systems unless this Plan is for a duplex, triplex or fourplex and every unit is covered by an Old Republic Home Protection Plan with applicable system or appliance coverage. If this Plan is for a unit within a multiple unit of five or more units, then only items contained within the actual unit will be covered. Common grounds and facilities are excluded.

f) **MANUFACTURER'S RECALL/DEFECTS:** We are not responsible for repairs arising from a manufacturer's recall of covered items, manufacturer's defects, design flaws or for items covered under an existing manufacturer's, distributor's or in-home warranty.

RENEWAL/TRANSFER/CANCELLATION

RENEWAL/TRANSFER: This Plan is transferable. This Plan may be renewed at our discretion only. In that event, you will be notified of the prevailing rate and terms of renewal. Premium rates may increase upon renewal.

Arizona Residents: You may cancel this Plan at any time, for any reason. If Plan is cancelled, you shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term less any unpaid trade call fees (deductibles) and a \$50.00 administrative cost incurred by us.

Nevada Residents: You may cancel and receive full refund without penalty within the first (30) thirty days after the effective date of the Plan, or within 10 days of receipt of the Plan by you if no claims have been placed. In the event Plan is cancelled by you after the period indicated above or after filing a claim, you shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term less any outstanding balance on account and less a \$50.00 administrative cost incurred by us. The right of a Plan Holder to cancel Plan pursuant to this section applies only to the original purchaser of the Plan.

This Plan is noncancelable by us except for nonpayment of service fees; fraud or misrepresentation of facts material to the issuance of this Plan; or when Plan is for listing coverage and close of sale does not occur; or upon mutual agreement between you and us. If Plan is cancelled by us, 15-day notice will be provided to you prior to cancellation. You shall be entitled to a pro rata refund of the paid Plan fee for the unexpired term.

***Other:** Obligations of the Provider under this service Plan are backed by the full faith and credit of the Provider.