

Seller and Buyer Coverage

1. CENTRAL HEATING SYSTEM (must be centrally ducted) (limit 1 unit)

COVERED: Gas, electric and boiler units. Heating element, exchanger (buyer only), burners, gas valves, baseboard convectors, pumps, motors, switches, thermostat (non-digital), relays, accessible ductwork, and wiring.

NOT COVERED: Space heaters, inaccessible duct work, registers, grills, filters, oil storage tanks, solar or geothermal systems, radiators, clocks, chimneys, chimney liners, fireplaces, digital equipment, digital thermostats, and energy management systems, wood burning stoves, free standing, and portable or thru-wall units.

COMPANY MAXIMUM AGGREGATE LIABILITY: Seller \$400; Buyer \$1,500 for units less than 15 years old all others \$500.

2. PLUMBING SYSTEM

COVERED: Leaks and breaks to water lines, drain, gas, vent or sewer lines, valves to shower, tub diverter, faucets, toilet tank assemblies, vent and sewer lines.

NOT COVERED: Water damage from system failure, stoppages or clogs, sinks, bath tubs, toilet tank and bowl, shower base pans, tub enclosures, tile fields, leach beds, sewage ejectors, grouting, caulking, tile, lawn, sprinklers, mineral deposits, cracking and chipping of porcelain, storage or holding tanks, loss due to insufficient capacity, rust-out, water, drain, sewer lines located outside the main foundation of the home, tree roots, high or low water pressure, galvanized plumbing, damage from freezing, and plumbing in or under a cement slab or basement floor.

COMPANY MAXIMUM AGGREGATE LIABILITY: Seller \$400; Buyer no limit

3. ELECTRICAL SYSTEM

COVERED: All wiring, breakers, panels, switches, fuses, conduit, junction boxes and receptacles.

NOT COVERED: Meter boxes, service entrance cables, inaccessible and/or underground wiring, and electrical system or wiring located outside the main foundation of the home. Damage from: water, overload, power failure, lightning or a power surge.

COMPANY MAXIMUM AGGREGATE LIABILITY: Seller \$400; Buyer no limit

4. WATER HEATER (limit 1 unit)

COVERED: All components of gas or electric units only.

NOT COVERED: Oil hot water tanks, loss due to insufficient capacity, mineral or chemical deposits.

COMPANY MAXIMUM AGGREGATE LIABILITY: Seller \$250; Buyer \$600 unless unit is more than 10 years old then buyer limit is \$250.

5. ATTIC AND EXHAUST FANS

COVERED: Motors, controls, bearing, blades and switches.

NOT COVERED: Circulation or paddle fans, belts, shutters and filters.

COMPANY MAXIMUM AGGREGATE LIABILITY: Seller \$400; Buyer no limit

6. KITCHEN REFRIGERATOR

COVERED: Compressor, seals, coils, thermostat, frost-free mechanisms and controls.

NOT COVERED: Racks, shelves, ice makers, ice crusher, beverage dispensers, interior thermal shells, food, and freezers. Appliances not part of sales contract.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$700

7. KITCHEN RANGE/OVEN/COOKTOPS

COVERED: Burners, wiring elements, switches, thermostats, pilot assemblies, doors and hinges, self-cleaning mechanisms.

NOT COVERED: Clocks, meat probe assemblies, rotisseries, racks, shelves, handles, and knobs. Appliances not part of sales contract.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$500

8. KITCHEN DISHWASHER

COVERED: Built in dishwashers only. Motor, pump, timers, seals, gaskets, latches, heating elements, switches and air gap spray arm.

NOT COVERED: Dish racks or shelves. Appliances not part of sales contract.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$400

9. KITCHEN MICROWAVE

COVERED: Built-in units only. All parts and components including electronic timer, transformer, magnetron tube, door latch and touch panel.

NOT COVERED: Removable bottoms. Appliances not part of sales contract.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$400

Additional Coverage For Buyer Only

1. CENTRAL AIR CONDITIONING SYSTEM (Limit 1 unit)

COVERED: Compressor, motors, coils, thermostat, valves, leaks in freon lines, liquid suction line dryers, fuses, breakers, disconnect boxes, wiring, condensing units.

Coverage is limited to electric-freon central air conditioning units only.

NOT COVERED: Natural gas air conditioning units, filter, water cooled units, freestanding or portable, or thru-wall units, recovery of freon, digital equipment and energy management systems, condenser fins, drain pans, cleaning, pads.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$1,500 on units less than 15 years old \$500 on all others.

2. GARBAGE DISPOSAL

COVERED: All parts and components including motor, wiring, blades, switches, and casing.

NOT COVERED: High capacity units. Replacements will be standard units only.

COMPANY MAXIMUM AGGREGATE LIABILITY: No limit on this item.

3. DOOR BELL

NOT COVERED: Intercom systems.

COMPANY MAXIMUM AGGREGATE LIABILITY: No limit on this item.

4. ROOF COVERAGE (Repair coverage only)

COVERED: Rolled roofing, asphalt shingles. Coverage is for leak repair only.

NOT COVERED: Replacement of entire roof, rotted wood, flat and/or hot tar roofs, tiled roofs, enclosures / sunrooms and metal roofs. Condominium roofs.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$400 CONDOMINIUM \$0

5. HUMIDIFIER

COVERED: Permanently mounted furnace humidifier including pans, housing, motors, fans, humidistat, transformer, valves and lines.

NOT COVERED: Pads, media elements, brushes, atomizers or back flush units.

COMPANY MAXIMUM AGGREGATE LIABILITY: No limit on this item.

6. ELECTRONIC AIR CLEANER

COVERED: Permanently mounted systems, including transformer, power pack switches, lights, wires and cleaning elements.

NOT COVERED: Non-permanent or detached systems.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$400

7. SUMP PUMP

NOT COVERED: Auxiliary or secondary sump pumps.

COMPANY MAXIMUM AGGREGATE LIABILITY: No limit on this item.

8. GARAGE DOOR OPENER

COVERED: Motors, chains, drive mechanism, and push buttons.

NOT COVERED: Garage doors, counter balance mechanism, tracks, rollers, remote sending units, infrared sensors, hinges and springs.

COMPANY MAXIMUM AGGREGATE LIABILITY: No limit on this item.

9. CENTRAL VACUUM

COVERED: Mechanical system only.

NOT COVERED: Duct work and accessories.

COMPANY MAXIMUM AGGREGATE LIABILITY: No limit on this item.

10. WATER WELL PUMP (Must be Primary Water Source; Repair coverage only)

COVERED: All mechanical parts. A passing inspection report conducted within 180 days of settlement date will be required for this coverage.

NOT COVERED: Holding or storage tanks, points, screens, well pump used for lawn sprinkler system or other like systems. Systems associated with a condominium.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$1,000 CONDOMINIUM \$0

11. SEPTIC TANK / SYSTEM (Repair coverage only)

COVERED: Tank, baffles, sewage ejector pump and switches. Passing inspection report conducted within 180 days of settlement date will be required.

NOT COVERED: Condominium systems. Drain field, tile field, leach beds on similar systems. Systems that have not been inspected or that did not pass inspection.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$1,000 CONDOMINIUM \$0

Optional Coverage (Additional Fee):

1. WASHER AND DRYER PACKAGE

COVERED: All components and parts.

NOT COVERED: Venting, lint screens, knobs, dials, plastic mini-tubs, soap dispensers, filter screens, damage to clothing.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$400 per appliance.

2. WATER SOFTENER

COVERED: Domestic water softener.

NOT COVERED: Conditions of insufficient or excessive water pressure, color or purity of water, water filters, salt replacement, rust or corrosion, normal maintenance responsibilities, rental units and water purification systems.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$600

3. SWIMMING POOL

COVERED: All mechanical parts and components for the heating, pumping and filtration system.

NOT COVERED: Foundation, walls, liner, cracks, settlement, and slides. Damage from improper winterization.

COMPANY MAXIMUM AGGREGATE LIABILITY: Built-in pool \$600; Above ground pool \$400

4. BASEMENT WATERPROOFING

COVERED: Poured walls only. Up to ten rod holes and four vertical cracks up to 1/4 inch wide and 12 ft long. Passing inspection report conducted within 180 days of settlement date will be required.

NOT COVERED: Block walls, crawl spaces. Any structural damage including, but not limited to, bowing or sagging walls, horizontal cracks and cracks over 1/4" inch wide. Hydrostatic pressure or leaks at the cove (where basement wall and floor meet). Backing up or plugging of sewers, floods, condensation caused by high humidity, damp spots or discoloration of walls, grading issues and drain tiles.

LIMITATIONS OF COVERAGE: The Company must have full and unobstructed accessibility to walls and floors and will not be responsible for repairing any drywall, paneling, or flooring (i.e. carpeting, linoleum, etc.) caused by water damage or services performed. The Company is not responsible for any concealed wiring, gas, or water lines. All basement coverage is null and void if there are any alterations or tampering to basement walls or floor.

COMPANY MAXIMUM AGGREGATE LIABILITY: \$1,000