



OLD REPUBLIC HOME PROTECTION



Digital Brochure



en Español

HOME WARRANTY PLAN | CALIFORNIA

Protecting the Joy of Homeownership

— *Since 1974* —

COVERAGE HIGHLIGHTS

Platinum with Total Care Upgrade -

Includes Enhanced Slab Leak Limit/
External Plumbing, exclusive
modification coverage, and zone controls!

NEW! Included in Gold and Platinum for Homebuyer:

- Manufacturer's Warranty Labor
- Garage Door Opener Tune-up

No dollar limit on HVAC units
or refrigerant replacement
for Homebuyer

Coverage includes smart and/or
Wi-Fi-enabled systems and
appliances*

*Some exclusions apply; see plan for details.



Over 25 years



More than
6 MILLION
customers served
since 1974



Ensure the heart of your home never skips a beat.

Why a home warranty?

Your home's systems and appliances are like the heartbeat of your home, pulsating in the background to support your daily life. With a home warranty, you can rest easy knowing you have comprehensive repair and replacement coverage when covered systems and appliances malfunction.

Support your home's health with a home warranty from ORHP.

You'll enjoy dependable service, convenience, budget protection, and peace of mind. No more hassle searching for a reputable service provider or stressing over repair bills.

How does a home warranty help me?



Protect your budget.

Save money on repairing or replacing covered home systems and appliances.



We're always open!

When a covered item fails, request service online anytime—day or night.



Reduce stress, save time.

Let us send an experienced service provider straight to your door.



Renewable Coverage

Your covered systems and appliances have limited lifespans—keep them protected year after year!

Save Big on Typical Home Repair and Replacement Costs

Home warranty coverage can help save you hundreds—even thousands—when the home systems and appliances you rely on daily break down unexpectedly!

Could you comfortably afford to pay for the repair or replacement of these commonly used items?

Air Conditioning System



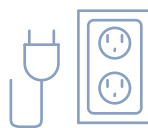
\$3,054

Heating System



\$3,441

Electrical System



\$3,025

Oven/Range



\$3,249

Water Heater



\$2,115

*Some items listed may be Optional Coverage. Costs shown are based on actual invoices paid by Old Republic Home Protection in 2023; retail costs may be higher. Costs may vary in your area. See plan for coverage details.



ORAP Why Old Republic Home Protection? Home is our middle name.

We've been safeguarding home systems and appliances nationwide since 1974—and we're here for the long run.



We've served over 6 million customers over the past five decades, while maintaining strong ratings on ConsumerAffairs.com, Google, and Trustpilot.



Our A+ rating with the Better Business Bureau for over 25 years proves our commitment to customer service.



With two U.S.-based contact centers, our exceptional customer care agents are ready to serve you.



We have the financial resources to serve our customers and have spent over \$1.5 billion on service requests since 2013.*

*Net amounts paid between 2013 and 2023.



We're a proud company of Old Republic International, Inc.—a Fortune 500 company with over 100 years of history!

The Old Republic Difference

People Helping People

Our Promise We realize that behind every service request there are real people with busy lives and pressing needs. We're committed to providing effective, efficient solutions so you can celebrate the joy of homeownership!

We Care.

We handle claims on a case-by-case basis: fast, friendly, efficiently.

We're Helpful and Sincere.

We take pride in the service we offer.

We Listen.

We understand there is a human side to home warranties.

We Know the Difference

between company policy and customer service.

We're Dependable.

We want to give solutions, not excuses.

We Set the Premier Example.

We offer comprehensive coverage and quality service at reasonable rates.





Our goal is to create a positive difference in your life.



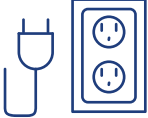
Terms and Conditions

This section of the Plan Contract lists covered appliances and systems by trade. Silver Coverage is for the Plan Holder. With purchase of Optional Seller's Coverage, Silver Coverage also extends to the Home Seller with the exception of Rekey Service. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 16.

Appliance Coverage


Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term	
Dishwasher 	<p>All components that affect the primary functional operation of the unit.</p> <p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:</p> <p>Dishwasher: baskets, rollers, racks, runner guards.</p>	<p>Baskets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; remote controls and respective equipment; rollers; runner guards; sensi-heat burners; shelves; timers, clocks, and vents that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits.</p>	<p>Appliance limit per appliance: \$3,000</p>	
Kitchen Exhaust Fan 	<p>All components that affect the primary functional operation of the unit.</p>		<p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:</p> <p>Oven/Microwave/Range/Cooktop: racks, handles, knobs, interior lining.</p>	<p>With purchase of Gold Coverage/Plus/Enhancement, appliance limit per appliance increases by \$2,000 (\$5,000 in total)</p>
Oven, Range, Cooktop, Built-in Microwave 	<p>All components that affect the primary functional operation of the unit.</p>		<p>With purchase of Platinum with Total Care, coverage is enhanced, and also includes:</p> <p>Trash Compactor: lock and key assemblies, buckets.</p>	<p>With purchase of Platinum with Total Care, appliance limit per appliance increases by \$2,000 (\$7,000 in total)</p>
Trash Compactor 	<p>All components that affect the primary functional operation of the unit.</p>			

Electrical Coverage - Includes smart and/or Wi-Fi-enabled items.

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Electrical System 	<p>Attic fans, bath exhaust fans, ceiling fans, whole house fans</p> <p>Light switches, electrical outlets, interior wiring</p> <p>Main electrical panel/sub panel, meter base/socket/pedestal, breakers, and fuses*</p> <p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced and also includes:</p> <p>Smoke detectors (including smart and/or Wi-Fi-enabled): battery operated and hardwired.</p>	<p>Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; doorbells; telephone, audio, video, computer/networking, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; meter; smart-home hubs.</p>	<p>Electrical System: No limit</p> <p>With purchase of Gold Coverage/Plus/Enhancement for the Homebuyer or Home Seller: Smoke detector limit: No limit</p>


* We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

Heating/Ductwork and Air Conditioner/Cooler Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
<p>Heating System and Ductwork*</p> 	<p>Heating System/Ductwork Coverage includes repair or replacement of all components that affect the heating operation of the unit, including gas, oil, or electric heating system, built-in wall or floor heater, heat pump, mini-split ductless systems, thermostat (including smart and/or Wi-Fi-enabled), ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines, heat pump refrigerant recharging when necessary as part of a covered repair. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated HSPF standards.</p> <p>Coverage is limited to heating systems with capacity not exceeding five (5) tons per unit.</p> <p>For heat pumps and heat pump package units: Air Conditioner/Cooler Coverage applies; see page 11.</p> <p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes: Disposable filters, costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps; use of cranes to complete a heating repair/replacement.</p> <p>With purchase of Platinum with Total Care, coverage is enhanced and also includes: Zone controls and respective equipment when required to render a covered repair or replacement.</p>	<p>Timers/clocks that do not affect the heating/cooling operation of the unit; vents; flues; fuel storage tanks; freestanding/window units; cable heat; zone controls and respective equipment; secondary drain pan; duct insulation; dampers; filters; diagnostic testing of, locating, and/or repairing leaks in ductwork (as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment); fireplaces and key valves; grain, wood, or pellet stoves; use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners/ humidifiers/ dehumidifiers/purifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines; smart vents and the like. Certain systems are designed to meet particular square footage needs. If the system is inadequate to meet the square footage of the home, then coverage does not apply.</p>	<p>Heating system* limit (per system): No limit</p> <p>*Except for Diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced systems, and water heater/heating combination units, limit: \$1,500</p> <p><i>With purchase of Platinum with Total Care, limit increases to: \$2,500</i></p> <hr/> <p>Ductwork, air transfer systems limit: \$1,000</p> <hr/> <p>Refrigerant recharge limit for heat pumps or heat pump package units: No limit</p> <p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage includes: Up to \$250 per occurrence for the use of cranes to complete a heating repair/replacement</p> <p>With purchase of Platinum with Total Care: Zone controls and respective equipment limit: \$1,000</p> <p>When Optional Seller's Coverage is purchased and during the Seller's Coverage Period:</p> <p>Heating, Ductwork, A/C (including water heater/heating combination units) Limit: \$500</p> <p><i>With purchase of Gold Coverage for the Home Seller, limit increases to \$1,500 for all heating/ductwork/A/C repairs/replacements and related services (e.g., haul away, permits). Heating/ductwork limit remains at \$500.</i></p>





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Plumbing Coverage

Covered Item	Covered	Not Covered <small>(Certain items covered with Gold/Platinum Plans as indicated in the Covered section)</small>	Coverage Limits Per Plan Term
<p>Plumbing</p> 	Angle stops, gate valves, shower and bathtub valves, diverter valves, stop and waste valves*	<p>Fixtures; bidets; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; washer boxes; multi-valve manifolds and other attachments to pipes; gas log lighter; toilet lids and seats; water heater vents and flues; shower pans; stoppages due to roots or foreign objects; leaks/damage caused by roots; stoppages that cannot be cleared with cable or hydrojetting; flow restrictions in supply lines; water heater heat pump attachment; holding, storage or expansion tanks; bathtub jets; tub spout or tub spout diverter; steam showers/ rooms and associated equipment; shower towers; thermostatic valves; spray arms; basket strainer; fire suppression systems; pop-up assemblies; noises or odors without a related malfunction; caulking or grouting; inadequate or excessive water pressure; remotes. In the event of a stoppage: access to drain lines from vent; removal of toilet; costs to locate, access, or install a ground level cleanout; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/ spa equipment.</p>	Valves replaced with chrome builder's standard.
	Built-in instant hot/cold water dispensers		Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks) and plumbing pipe leaks in polybutylene piping limit: \$1,500 in total
	Built-in jetted bathtub motor, pump, and air switch assemblies		Toilet tanks and bowls replaced with white builder's standard.
	Built-in sump pumps (for ground water only)		Water heater limit: \$5,000
	Drain line stoppages (either branch or main) that can be cleared with a sewer cable through an accessible ground level cleanout, drain, or removable p-trap. If stoppage cannot be cleared with sewer cable, coverage includes hydrojetting through available access points.		All other covered plumbing items: No limit
	Garbage disposals		<p>With purchase of Gold Coverage/Enhancement for the Homebuyer or Home Seller or Platinum with Total Care for the Homebuyer:</p> <ul style="list-style-type: none"> - Faucets, Roman tub valves/ faucets, showerheads, shower arms replaced with chrome builder's standard. - Toilet replacement up to \$600 per toilet, per occurrence. <p>With purchase of Platinum with Total Care for the Homebuyer:</p> <ul style="list-style-type: none"> - Faucet replacement up to \$500 per faucet; \$1,000 in total - Up to \$250 per Plan to clear stoppages due to roots or toward removal of toilets or other access to clear a stoppage - Tub spouts replaced with chrome builder's standard - Tub spout diverter, basket strainer limit: No limit
	Recirculating pumps		
	Toilet tanks, bowls, flushing mechanisms, and wax ring seals		
	Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene vent pipes), risers		
	Water heaters* (including tankless, power vent, and direct vent unit)		
Water pressure regulators*			
<p>With purchase of Gold Coverage/ Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:</p> <ul style="list-style-type: none"> - Faucets, Roman tub valves/faucets, showerheads, and shower arms. Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage. - Interior hose bibbs. - Water Heater: expansion tanks*. <p>With purchase of Platinum with Total Care, coverage is enhanced, and also includes:</p> <ul style="list-style-type: none"> - Tub spouts, tub spout diverter, basket strainer - When required to render a covered service, we will clear stoppages due to roots or toward removal of toilets or other access to clear a stoppage, including cost to install a ground level cleanout. 			

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Miscellaneous Trades Coverage - Includes smart and/or Wi-Fi-enabled items.

Covered Item	Covered	Not Covered <small>(Certain items covered with Gold/Platinum Plans as indicated in the Covered section)</small>	Coverage Limits Per Plan Term
<p>Central Vacuum</p> 	<p>Central Vacuum Coverage includes repair or replacement of: power unit for the vacuum, including motor and electrical components; dirt canister.</p>	<p>Attachments; removable components; accessories; hoses; vents; stoppages.</p>	<p>Limit: No limit</p>
<p>Garage Door Opener</p> 	<p>Garage Door Opener Coverage includes repair or replacement of: all components of the garage door opener that affect the opening and closing function, including battery backup.</p> <p>With purchase of Gold Coverage/Plus/ Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:</p> <ul style="list-style-type: none"> - hinges, springs, remote transmitters, key pads. - We will perform tune-ups for one garage door opener. The Service Provider will inspect each component, tighten and adjust hardware, tracks, and all moving parts, lubricate or grease moving parts, test the door opening and closing, adjust and balance the door as needed, check the function and safety of the garage door opener and photo eye sensors, note and recommend repairs as necessary. 	<p>Garage doors; hinges; springs; remote transmitters; key pads; light sockets; door cables; balancing the door; rollers.</p>	<p>Garage Door Opener Limit: No limit</p> <p>With purchase of Gold Coverage/Plus/ Enhancement for the Home Seller, or Gold Coverage/ Enhancement or Platinum with Total Care for the Homebuyer:</p> <ul style="list-style-type: none"> - Garage door opener hinges, springs, remote transmitters, key pads limit: No limit - Garage door opener tune-ups are provided for one unit. A Trade Call Fee is due for each tune-up requested. If you would like additional garage door openers tuned-up, you are responsible to pay the Service Provider directly for each additional opener. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.
<p>Pest Control Coverage</p> 	<p>Treatment for pests is limited to treatment within the interior of the main foundation of the home and garage for the following pests:</p> <ul style="list-style-type: none"> • Ants • Centipedes • Clover Mites • Crickets • Earwigs • Mice • Millipedes • Pill bugs • Roaches • Silverfish • Sow bugs • Spiders 	<p>Fire/pharaoh/carpenter ant varieties; continuous treatment programs; cost to fumigate, including tenting the home; rodent proofing; German Roaches; bed bugs; termites</p>	<p>Limit: No limit</p>
<p>Rekey Service</p>  <p>Coverage for Homebuyer only.</p>	<p>Rekey Service is available one time during the Plan Term and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key(s) total.</p>	<p>Sliding doors; garage door openers; replacement of deadbolts, knobs, or associated hardware; replacement of locks for any reason; padlocks; gate, window, file cabinet, safe, desk, or mailbox locks; or any other services provided by a locksmith.</p>	<p>One time rekey; up to 6 keyholes, 4 copies of the key(s)</p>

Coverage Enhancements



Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Code Violations	<p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes: When required to render a covered repair or replacement, we will provide up to the dollar limit:</p> <ul style="list-style-type: none"> - to correct code violations - for required permits - for haul away of a covered appliance, system, HVAC component, or water heater when replacing - to repair or replace a system or appliance that has failed due to improper installation, repair, or modification. Additionally, we will correct any mismatch condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality. 		Code Violations Limit: up to \$250
Haul Away			Permits Limit: up to \$250 per occurrence
Improper Installation/Repair/Modification			Haul Away Limit: up to \$100 per occurrence
Permits			Improper Installation/Repair/Modification Limit: No limit
Manufacturer's Warranty	<p>With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care for the Homebuyer, coverage is enhanced, and also includes:</p> <p>Labor and other specified costs for covered repairs/replacement, but not for equipment or component costs covered by an existing manufacturer/distributor/other warranty.</p>		Limit: Subject to the limit specified under Coverage Limits Per Plan for the covered system or appliance
Modifications	<p>With purchase of Platinum with Total Care for the Homebuyer, coverage is enhanced, and also includes:</p> <p>When required to render a covered service, we will provide up to the dollar limit to make necessary duct, plenum, electrical, plumbing, and carpentry modifications, including necessary relocation of covered equipment and/or the correction of code violations to affect a covered repair/replacement.</p>		Limit: up to \$1,000

Optional Coverage




This section of the Plan Contract outlines Optional Coverage available for Homebuyers. For Home Sellers who purchase Gold Coverage, Air Conditioner Coverage is included. Optional Coverage purchased and included in your Plan Contract is identified on your Declaration of Coverage.

Optional Coverage may be added at any time prior to Close of Sale and up to 60 days after Close of Sale. Other than purchases within the 60-day grace period, Optional Coverage cannot be added after the initial payment of Plan Fee.

Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 16.



Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p>Kitchen Refrigerator</p>  <p>Included in Gold Plus Coverage or Platinum with Total Care for Homebuyer.</p>	<p>With purchase of the Kitchen Refrigerator Option, or included with purchase of Gold Plus Coverage or Platinum with Total Care:</p> <p>The kitchen refrigerator option covers the repair or replacement of one freestanding or one built-in unit (single or dual compressor) with built-in ice maker located in kitchen.</p> <p>All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.</p>	<p>Baskets; buckets; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; detachable components; cost of recapture or disposal of refrigerant; dials; door glass; drain pans; drawers; filters; flues; food spoilage; freezers that are separate from kitchen refrigerator; handles; insulation; interior lining; interior thermal shell; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; refrigerator/oven combination units; rollers; runner guards; shelves; trays; trim kits; vents; walk-in refrigerator; wine vaults.</p>	<p>Limit: \$3,000</p> <p>Repair or replacement of ice makers, ice crushers, cold beverage dispensers and their respective equipment (including ice bucket) are covered for kitchen refrigerators only providing parts are available and unit is repairable. If these parts are not available or unit is not repairable, our obligation is limited to payment in lieu of repair equal to the cost of repair if unit had been repairable.</p> <p>With purchase of Gold Plus Coverage, appliance limit per appliance increases by \$2,000 (\$5,000 in total).</p> <p>With purchase of Platinum with Total Care, appliance limit per appliance increases by \$2,000 (\$7,000 in total).</p>
<p>Additional Refrigerator/ Freezer Units</p>  <p>Only available with purchase of Kitchen Refrigerator Option, Gold Plus Coverage, or Platinum with Total Care.</p>	<p>This option provides for the repair or replacement of up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer or freestanding ice maker.</p> <p>This option covers all components that affect the cooling operation of the refrigeration unit, including compressor, thermostat, condenser coil, evaporator, and defrost system for single compressor units only.</p>	<p>Baskets; buckets; built-in ice maker; beverage dispenser and their respective equipment; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; detachable components; dials; door glass; drain pans; drawers; dual compressor units; filters; food spoilage; ice crusher; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; rollers; runner guards; shelves; trays; trim kits; vents; walkin refrigerator; wine vaults.</p>	<p>Limit: \$1,000 in total</p> <p>Freestanding ice maker only: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If these parts are not available or unit is not repairable, our obligation is limited to payment in lieu of repair equal to the cost of repair if unit had been repairable.</p>

Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p>Washer/Dryer (One Set)*</p>  <p>Included in Gold Plus Coverage or Platinum with Total Care for Homebuyer.</p>	<p>With purchase of the Washer/Dryer Option, or included with purchase of Gold Plus Coverage or Platinum with Total Care:</p> <p>The Washer/Dryer option covers the repair or replacement of all components that affect the washing or drying operation of the unit, including belts, pump, motor, tub, timer, drum, thermostat, transmission, heating element, control board and touch pad, rollers.</p>	<p>All-in-one-tub wash/dry unit; baskets; buckets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lint screen; pans; plastic mini-tub; racks; rollers; runner guards; shelves; soap/bleach dispenser trays; trim kits; vents; venting.</p>	<p>Washer Limit: \$3,000 Dryer Limit: \$3,000</p> <p>With purchase of Gold Plus Coverage, appliance limit per appliance increases by \$2,000 (\$5,000 in total).</p> <p>With purchase of Platinum with Total Care, appliance limit per appliance increases by \$2,000 (\$7,000 in total).</p>
<p>Outdoor Kitchen*</p> 	<p>The Outdoor Kitchen option covers the repair or replacement of all parts and components that affect the operation of ice maker, refrigerator (not to exceed six cubic feet), wine refrigerator, and freezer (not to exceed six cubic feet) in an outdoor kitchen.</p> <p>Coverage also includes plumbing and electrical systems that serve the outdoor kitchen only, this coverage is limited to: above ground plumbing pipes (water/supply/drain/gas), drain line stoppages, faucet, garbage disposal, above ground wiring/outlets, and ceiling fan.</p>	<p>Unless mentioned as covered, all Silver Coverage and Additional Refrigerator/Freezer Units Coverage exclusions apply.</p>	<p>Limit: \$1,000</p> <p>Faucets replaced with chrome builder's standard.</p>
<p>Appliance Limit Upgrade</p> 	<p>An additional \$2,000 will be applied toward the coverage plan limits for the diagnosis, repair, or replacement of covered appliances, Washer/Dryer, Kitchen Refrigerator, and Additional Refrigerator/Freezer Unit coverage options.</p> <p>The applicable coverage options for the Washer/Dryer, Kitchen Refrigerator, and/or Additional Refrigerator/Freezer Units must be purchased or included in the Plan Contract for increased limits to apply. All other terms and conditions of coverage apply. This option does not increase the limit for appliances covered with the Outdoor Kitchen option.</p>	<p>See Not Covered sections for Appliance Coverage, Washer/Dryer, Kitchen Refrigerator, and/or Additional Refrigerator/Freezer Units options, as applicable.</p>	<p>Additional Appliance Limit (per appliance): \$2,000</p> <p>With purchase of Silver Coverage, appliance limit per appliance: \$5,000.</p> <p>With purchase of Gold/Gold Plus Coverage, appliance limit per appliance: \$7,000.</p> <p>With purchase of Platinum with Total Care, appliance limit per appliance: \$9,000.</p>




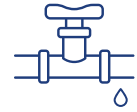
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Optional Coverage (Continued)

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
<p>Air Conditioner/ Cooler*</p>  <p>Included in Gold/Gold Plus Coverage or Platinum with Total Care.</p>	<p>With purchase of the Air Conditioner Option, or included with purchase of Gold/Gold Plus Coverage or Platinum with Total Care:</p> <p>Air Conditioner/Cooler Coverage includes repair or replacement of all components that affect the cooling operation of the unit, including the central air conditioner, wall or through the wall air conditioner and evaporator cooler (including primary drain pan), mini-split ductless systems, condenser (including compressor), evaporator coil/air handler, thermostat (including smart and/or Wi-Fi-enabled), accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g., evaporator coil piston or thermal expansion valve), refrigerant recharging when necessary as part of a covered repair. Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit.</p> <p>When a condenser has failed and requires replacement, and the evaporator coil or air handler has not failed but must be replaced to maintain SEER compatibility and operating efficiency, we will cover the replacement of the evaporator coil or air handler as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary. All other modifications subject to stated limits under Platinum, see page 8.</p> <p>ORHP will pay for any component, including refrigerant line set, which must be replaced because of A2L refrigerant conversion. Unless otherwise noted, ORHP will not pay for any service, labor expense, or modifications necessary for the installation of the otherwise operable components or equipment in this conversion.</p> <p>For ductwork coverage, see Heating System and Ductwork on page 5.</p> <p>Only with purchase of Gold/Gold Plus Coverage, coverage is enhanced, and also includes:</p> <p>Disposable filters, condensate drain pumps, secondary drain pans, window units, and costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement; use of cranes to complete an A/C repair/replacement.</p> <p>With purchase of Platinum with Total Care, coverage is enhanced and also includes: Zone controls and respective equipment when required to render a covered repair or replacement.</p>	<p>Gas air conditioning units; portable units; zone controls and respective equipment; window units; wine refrigeration units; cooler pads; secondary drain pan; use of cranes or other lifting equipment to repair or replace units/ system components; chillers and respective equipment; condensate drain pump; failures caused as a direct result of previous sealant or alternative refrigerant use; inaccessible refrigerant/ condensate lines; vents; flues; smart vents and the like. Certain systems are designed to meet particular square footage needs. If the system is inadequate to meet the square footage of the home, then coverage does not apply.</p>	<p>Air Conditioner limit (per system): No limit</p> <p>Refrigerant recharge: No limit</p> <p>With purchase of Gold/Gold Plus Coverage or Platinum with Total Care, coverage includes:</p> <p>Up to \$250 per occurrence for the use of cranes to complete an A/C repair/ replacement</p> <p>With purchase of Platinum with Total Care:</p> <p>Zone controls and respective equipment Limit: \$1,000</p> <p>When Optional Seller's Coverage is purchased and during the Seller's Coverage Period:</p> <p>Heating, Ductwork, A/C (including water heater/ heating combination units) Limit: \$500</p> <p><i>With purchase of Gold Coverage for the Home Seller, limit increases to \$1,500 for all heating/ ductwork/A/C repairs/ replacements and related services (e.g., haul away, permits). Heating/ductwork limit remains at \$500.</i></p>
<p>HVAC Zone Control</p>  <p>Included in Platinum with Total Care.</p>	<p>With purchase of the HVAC Zone Control Option, or included with purchase of Platinum with Total Care:</p> <p>Zone Control Coverage includes repair or replacement of zone controls and respective equipment when required to render a covered repair or replacement.</p> <p>Coverage for Air Conditioner/Cooler must be purchased or included in the contract for coverage to apply unless the zone control is for a heat pump or central heating system.</p>	<p>Unless mentioned as covered, all Heating/ Ductwork and Air Conditioner/Cooler exclusions apply.</p>	<p>HVAC zone controls and respective equipment Limit: \$1,000</p>






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Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p>Pre-season HVAC Tune-up</p>  <p>Coverage is not available to guest homes/casitas.</p>	<p>We will perform one A/C pre-season tune-up between February and April and one heating system pre-season tune-up between September and November. You are responsible for requesting the tune-up during the pre-season period.</p> <p>Calibrate thermostat, test temperature split, check refrigerant levels & system pressures and add refrigerant if necessary, check amp draw on condenser fan and compressor, check condenser coils and rinse with water if necessary, check the evaporator coils and blower, check contactors, check accessible condensate lines for leaks, clean or replace filters (owner supplied), clean & tighten electrical connections, test capacitors, and check heating operation, inspect pilot system, test safety switches, test limit switches, and clean burners.</p>	<p>Filters; clearing of condensate line stoppages; evaporator/indoor coil cleaning, including acid cleaning; cleaning or unclogging services required to correct problems related to lack of maintenance.</p>	<p>Maintenance tune-ups are provided for one unit.</p> <p>A Trade Call Fee is due for each seasonal tuneup requested. If you would like additional units tuned-up, you are responsible to pay the Service Provider directly for each additional unit. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.</p>
<p>Emergency Lodging/ Portable A/C or Heater Reimbursement*</p> 	<p>Homebuyer will be reimbursed by ORHP, upon receiving a copy of an acceptable paid receipt up to the aggregate of \$1,000 per Plan Term, for a hotel or motel stay if the primary residence is rendered uninhabitable due to a covered failure beyond the Plan Holder's control, and as a result of one of the following:</p> <ol style="list-style-type: none"> complete loss of heating or cooling for 24 hours or more from the time of the first visit by the Service Provider solely because of delays in the availability of the required parts necessary to complete the repair, or when a sudden break in a water pipe results in flooding (defined as an overflowing of water that leaves standing water in more than one room on the above ground living areas of the residence), and the removal of the water from the residence by a water removal company is delayed by 24 hours or more from the time the documented service request was made to the water removal company. 		<p>Limit: \$1,000 in total</p> <p>Emergency Lodging Limit: \$200/night</p> <p>Portable A/C or Heater Limit: \$100/day</p> <p>Reimbursement will be provided for up to a maximum of \$200 per night (including taxes and fees) for a total of \$1,000 aggregate per Plan Term. The Plan Holder may alternatively request up to a maximum of \$100 per day up to \$1,000 aggregate per Plan Term for reimbursement of a portable air conditioning unit or heater rental or purchase.</p>
<p>Water Heater Tune-up</p> 	<p>We will perform tune-ups for one water heater. The Service Provider will visually inspect the water heater and piping for leaks, temperature and pressure relief valve, flue, thermostat, and electrical. As necessary, tighten fittings, clean gas burner assembly, flush the water heater tank or descale a tankless water heater, and recommend repairs.</p>	<p>Unless mentioned as covered, all Plumbing Coverage exclusions apply.</p>	<p>Tune-ups are provided for one unit.</p> <p>A Trade Call Fee is due for each tune-up requested. If you would like additional water heaters tuned-up, you are responsible to pay the Service Provider directly for each additional water heater. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.</p>
<p>Enhanced Slab Leak Limit and External Plumbing*</p>  <p>Included in Platinum with Total Care.</p>	<p>When required to render a covered service, we will:</p> <ol style="list-style-type: none"> Increase the Plan limit per Plan Term by \$1,000 for the repair/replacement of plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete that are located within the interior of the main foundation of the home and garage (inside the load-bearing walls of the structure). Provide coverage up to \$1,000 for external pipe leaks located outside the foundation of the covered structure, including water, gas and drain lines that service only the main home or other structure we cover. Repair or replace exterior hose bibbs and main shut off valve. 	<p>Faucets; sprinkler/irrigation systems; swimming pool/ built-in pool piping; downspout; landscape drain lines; damage due to roots.</p>	<p>Enhanced Slab Leak Limit: \$1,000</p> <p>With purchase of Platinum with Total Care: Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks) limit: \$2,500 in total</p> <p>External Plumbing Limit: \$1,000</p>




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Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p>Septic Tank Pumping, Septic Systems, Sewage Ejector Pump*</p> 	<p>Septic Tank Pumping (For Single or Dual Compartment Tanks): Septic tank must service only the main home or other structure covered by us. If the septic tank is full or a stoppage is the result of a septic tank back-up, we will pump the septic tank (and dispose of waste) one time during the Plan Term.</p> <p>Septic System/Sewage Ejector Pump: Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.</p>	<p>Seepage pits; stoppage or damage due to roots; the cost of locating tank; chemical treatments; tile fields and leach beds; leach lines; lateral lines; insufficient capacity; level sensors/switches; control panels; associated electrical lines.</p>	<p>Septic Tank Pumping Limit: One time</p> <p>Septic System/Sewage Ejector Pump Limit: \$500</p>
<p>Solar Hot Water System Equipment*</p> 	<p>All above ground parts including pump, valves, solar panels, controller, and tank.</p>	<p>Pipe insulation; mounting brackets; passive solar heating and cooling systems.</p>	<p>Limit: \$1,500</p>
<p>Water Softener/Reverse Osmosis Water Filtration*</p> 	<p>Water softener/reverse osmosis system (for drinking water), including smart and/or Wi-Fi-enabled systems, and their respective equipment.</p>	<p>Leased or rented units; any and all treatment, purification, odor control, iron filtration components and systems; discharge drywells; resin bed replacement; salt; replacement of filters, water filters, prefilters, filter components; replacement membranes; reverse osmosis filtration system for pool/spa.</p>	<p>Limit: \$500</p>
<p>Well Pump or Booster Pump*</p> 	<p>Pump servicing only the home or other structure covered by us. Domestic use only.</p>	<p>Control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.</p>	<p>One well pump/booster pump per Plan.</p> <p>Limit: \$1,500</p>
<p>Limited Roof Leak Repair*</p> 	<p>The repair of specific leaks that occur during the Buyers Coverage Period. The leak must be in the roof or roof cap located over the occupied living area of the main dwelling and attached garage, and the leaks must be the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition (no leaks had manifested and not been repaired).</p>	<p>Gutters; downspouts; drain lines; flashing; skylights; patio covers; scuppers; glass; sheet metal; ridge vent; roof mounted installations; leaks that occur in detached garages; leaks that occur in a deck or balcony when 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.</p>	<p>Limit: \$1,000</p> <p>If the area of the roof that is leaking has deteriorated to such an extent that the leak cannot be repaired without partial replacement of the roof, the company's obligation is limited to the cost of repair if such leak had been repairable. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.</p>

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Optional Coverage (Continued)

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
<p>Swimming Pool/ Spa Equipment including Saltwater Circuit Board and Cell*</p> 	<p>Swimming Pool/Spa Equipment covers above ground level and accessible working parts and components of heating and filtration systems of pools and spas, including heater/heat pump, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/check/auto fill valve, pool sweep motor and pump/booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower, saltwater circuit board and cell of pools and spas.</p>	<p>Remote control panel and switches; air switches; water chemistry control equipment and materials (e.g., chlorinators, ionizers, ozonators, etc.); disposable filtration mediums (sand, diatomaceous earth, filter cartridges, etc.); skimmer; valve actuator motor; salt; cleaning equipment including pop-up heads, turbo valves, pool sweeps; swim jet/resistance pool and respective equipment; damage or failure as a result of chemical imbalance; underground water, gas, and electrical lines; lights, jets; ornamental fountain motors and pumps; power center; electronic or computerized control boards that are part of a remote or automated management system (e.g., Aqualink, Compool, or the like) and any respective equipment; liners; overflow/negative edge/infinity pool motor and effects pump; inflatable pool/spa equipment; steam showers/rooms and associated equipment.</p>	<p>Swimming Pool/ Spa/Saltwater Equipment Limit: \$5,000 in total</p> <p>Saltwater Circuit Board and Cell limited to: \$1,500</p>
<p>Solar Pool and/or Spa Components*</p>  <p>Only available with purchase of Pool/ Spa Equipment Coverage.</p>	<p>All above ground parts including pump, valves, solar panels, controller, and tank.</p>	<p>Pipe insulation; mounting brackets; passive solar heating and cooling systems.</p>	<p>Limit: \$1,500</p>
<p>Ornamental Fountain/ Waterfall Motor/Pump*</p> 	<p>Ornamental Fountain/Waterfall Motor/ Pump covers one ornamental fountain, waterfall, pond, or pool fountain; and includes repair or replacement of motor and pump assembly. Multiple motors/ pumps contained within the fountain will be covered, including overflow/negative edge/ infinity pool motor and effects pump.</p>	<p>Water piping; electrical lines or controls; filters; filter media and cartridges.</p>	<p>Limit: \$500</p>

◆ We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

When You Need Us

Please take a moment to familiarize yourself with your home warranty Plan Contract. Keep it handy because it will save you time and money. You can also get information on the terms and conditions of your contract at www.orhp.com.

We will perform services and repair or replace components, systems, and appliances mentioned as covered, including smart and/or Wi-Fi-enabled systems/appliances; we exclude all others. Coverage is subject to limitations.

We provide service for covered systems or appliances that malfunction and are reported during the Plan Term that:

- A) Are installed for diagnosis and located within the interior of the main foundation of the home and garage (inside the structure's load-bearing walls) or other covered structure as indicated on the Declaration of Coverage. Systems or appliances located on exterior walls or outside of the home (including a porch, patio, etc.) are not covered except those items indicated with a ♦,
- B) Were correctly installed and working properly on the Effective Date, and
- C) Have become inoperable due to Normal Wear and Use (including rust, corrosion, and chemical or sediment build-up), after the Effective Date. Malfunctions pre-existing the Effective Date are not covered.

Coverage may apply to a malfunction that existed at the Effective Date/transfer of ownership (excluding renewal and non-real estate transaction customers) if, at that time, the malfunction was:

- 1) unknown to the home seller, agent, buyer, or home inspector,
- 2) undetectable and would not have been detectable by visual inspection or simple mechanical test. A visual inspection of the covered item verifies that it appears structurally intact and without damage or missing parts that would indicate inoperability. A simple mechanical test consists of turning the unit on and off, and verifying the unit operates without irregular sounds, smoke, or other abnormal outcomes.

Place Service Requests online at www.orhp.com/requestservice or call us at 800.972.5985.

- ✓ We accept Service Requests 24 hours a day, 365 days a year.
- ✓ We select and dispatch a Service Provider after receiving your Service Request.
- ✓ **We will not reimburse you for services performed without our prior authorization.**

When you request service, we will notify a Service Provider (an Independent Out-of-Network Contractor who is not an agent or employee of ORHP). The Service Provider will contact you directly to schedule a mutually convenient appointment during Normal Business Hours. We will initiate service within 48 hours after the Service Request is received.

In cases of **Emergency**, we will initiate service within 24 hours. If there is no Emergency, and you request service outside of Normal Business Hours, you will be responsible for any additional fees that the Service Provider may charge for the appointment occurring outside of Normal Business Hours or on an expedited basis.

If you experience difficulties during the service process, you can contact the Service Provider or contact us directly for assistance.

You are responsible to pay a **Trade Call Fee**. The Trade Call Fee is due for each dispatched Service Request by trade (plumbing, electrical, appliance, heating/air conditioning, etc.). The Trade Call Fee is due at the time of Service Request. The work performed by our Service Providers is guaranteed for 30 days. The Trade Call Fee is due whether service is covered or denied. A Trade Call Fee may be due if you fail to be present at the scheduled appointment time, if you cancel your request once the Service Provider is en route to your home, or you request a second opinion of the Service Provider's diagnosis.

Our extensive network of **Service Providers** deliver reputable and unbiased service at fair and reasonable rates. Our network, however, is not all inclusive for every trade in every town nationwide. In cases where we do not have a Service Provider available in your area at the time of the Service Request, we may request or authorize you to make direct contact with a contractor who is not one of our Service Providers to obtain service.

We may authorize contractors or technicians who are not one of our Service Providers to diagnose or perform service, subject to the following:

- 1) Once the contractor or technician is at your home, and prior to any services being rendered, the technician must call our Authorization Department at 800.858.4488 with the diagnosis and a breakdown of services required (including parts and labor). Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate. If we do not agree with the bid provided by the contractor or technician, we reserve the right to request a second opinion or, if you prefer, we may authorize the repair and reimburse you our cost, which may be less than the amount actually charged by the contractor or technician.
- 2) We will provide an Authorization Number for the covered services and dollar amount we have authorized. Failure to contact us as outlined may result in denial of coverage.
- 3) Upon completion of the authorized services, the Contractor must provide you with an itemized invoice for the authorized charges.
- 4) You must submit the itemized invoice, including the Authorization Number provided by us, for reimbursement. If you do not follow the guidelines as provided, we have no obligation to reimburse you, or we may reimburse you our cost, which may be less than retail.
- 5) A Trade Call Fee is due for each Service Request by trade and will be deducted from any reimbursement provided.
- 6) You are expected to pay the Independent Out-of-Network Contractor directly for the services rendered and then submit the invoice to us for reimbursement. We accept invoices at easyas123@orhp.com.

We reserve the right to request or dispatch a second opinion at our expense. We are not responsible for non-covered work performed or non-covered costs.

We reserve the right to provide **payment in lieu** of repair or replacement in the amount of our actual cost for the following reasons:

- 1) Age or obsolescence of a covered system or appliance prevents the possibility of repair or replacement; or
- 2) Emergency, or
- 3) Repair or replacement cost exceeds the available Coverage Limit Per Plan Term.

Universal Exclusions and Limits of Liability

It is important that you understand the Plan coverage and its limitations, as they may affect the coverage provided for any service requested. This Plan Contract is intended to provide quality protection against the high cost of home repair. It is intended to help reduce the Plan Holder's out-of-pocket costs for covered services. Coverage is not all-inclusive; there may be situations in which you will be responsible to pay additional costs for parts or services not covered by the Plan. In those situations, we will work with you to determine the best course of action to reasonably minimize your out-of-pocket costs.

1. GENERAL LIMITATIONS. THIS PLAN CONTRACT DOES NOT COVER:

- A. System or appliance repairs, replacements or upgrades required as a result of:
 - 1. A malfunction due to missing components or equipment;
 - 2. A malfunction due to lack of capacity or incorrect sizing of the existing system or appliance;
 - 3. A malfunction due to a system or appliance with mismatched components in terms of capacity or efficiency;*
 - 4. Any federal, state, or local regulations or ordinances; utility regulations; building or zoning code.
- B. Routine maintenance or cleaning.
- C. Damage caused by people, pests, or pets.
- D. Missing components.
- E. Improper repair/installation/modification of the covered item.*
- F. Any costs related to the repair or replacement of systems, appliances, or components covered, in whole or in part, by an existing manufacturer/distributor/ or other warranty.*
- G. Repair, replacement, installation, or modification of any covered system or component for which a manufacturer has issued a warning, recall, or other design flaw or determination of defect.
- H. Cosmetic or other defects that do not affect the functioning of the unit.
- I. Solar systems and components, including holding tanks.
- J. Electronic, computerized, pneumatic, energy, smart-home, or manual management systems.
- K. Systems or appliances classified by the manufacturer as commercial, or commercial equipment modified for domestic use.
- L. Electrolysis.
- M. Outside or underground piping and components for geothermal and water-sourced heat pumps, including well pumps and respective equipment.
- N. Matching dimensions, color, or brand. For appliance replacements, we will make reasonable effort to match color/finish whenever possible, up to the available dollar limit. We are responsible for providing installation of equipment comparable in features (that affect the operation of the system or appliance), capacity, and efficiency only. If feature is no longer available, our obligation is limited to equivalent unit based on available existing features. We may install a lesser capacity unit (water heater, HVAC unit, etc.) if the projected output, recovery time, or efficiency of the replacement unit is equal to or greater than that of the existing unit being replaced.
- O. Systems and appliances that have no malfunction, that have not failed due to Normal Wear and Use, or that are not installed for diagnosis.
- P. Services requested prior to the Effective Date or after the Expiration Date.
- Q. Services requested for Optional Coverage not purchased, or for Options not available to Home Seller.
- R. Restocking and return shipping fees.
- S. This Plan does not cover services required as a result of:
 - 1. Accidents; water damage; failure due to power surge or overload; or structural damage or defect.
 - 2. Lightning; mud; earthquake; fire; flood; freezing; ice; snow; soil movement; wind; storms; or acts of nature.

- T. With the exception of A2L refrigerant conversions, we do not pay for upgrades; components; equipment; or services required due to the incompatibility or dimensions of the existing equipment with the replacement system; appliance; or component; or with new types of chemicals or material utilized to operate the replacement equipment. This includes without limitation, differences in technology; or efficiency as mandated by federal, state or local governments. 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.
- U. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- V. We do not pay, nor are we liable, for secondary or consequential loss or damage; personal or property loss or damage; or bodily injury of any kind.
- W. We are not responsible for a Service Provider's neglect or delay; or their failure to provide service, repair, or replacement; nor are we responsible for any delay in service, or failure to provide service, which may be caused by conditions beyond our control, such as, but not limited to, parts on order, labor difficulties, or weather.
- X. We do not pay for food spoilage; loss of income; utility bills; or living expenses.
- Y. We are not responsible to perform service involving, providing disposal of, or remediation for, contaminants/hazardous/toxic materials, such as, but not limited to: asbestos; mold; sewage spills; or lead paint.
- Z. We do not pay, nor are we liable, for any claim arising as a result of any pathogenic organism such as: bacteria; yeast; mildew; virus; rot or fungus; mold or their spores; mycotoxins; or other metabolic products. We are not, under any circumstances, responsible for:
 - 1. Diagnosis, repair, removal, or remediation of such substances;
 - 2. Damages resulting from such substances, even when caused by or related to a covered malfunction;
 - 3. Damages resulting from such substances, regardless of any event or cause that contributed in any sequence to damage or injury.

2. PERMITS AND OTHER FEES:

- A. You may be responsible for the payment of additional fees not covered according to the terms and conditions of the Plan Contract. These fees include:
 - 1. The cost of permits and code upgrades.*
 - 2. The cost to haul away components, systems, or appliances that have been replaced under the terms of coverage.*
 - 3. The cost for cranes or other lifting equipment.
 - 4. The cost of construction, carpentry, or other modifications made necessary by existing or installing different equipment.
 - 5. Relocation of equipment.
 - 6. Costs related to refrigerant recapture, reclaim, and disposal.*

3. ACCESS:

- A. When covered heating and plumbing service is performed, access will be provided through unobstructed walls, ceilings, and floors only. In that case, we will return access opening to a Rough Finish condition (concrete, mud, wire, drywall, plaster, and tape). We reserve the right to provide payment in lieu of repairs.
- B. We do not cover the restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like.
- C. We are not responsible for providing or closing access to covered items, except as noted above and in Coverage Plan Limits Per Plan Term.
- D. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.
- E. We do not excavate or backfill.

*Additional coverage may be available with Gold Coverage and on New Construction Plans.

Things You Should Know

Please see the **Cancellation and Arbitration clauses.**

Covered Property:

We provide coverage for single family residential-use (including condominium, townhome, manufactured, or mobile home) resale and new construction homes less than 5,000 sq. ft., unless amended by us prior to the Effective Date. Resale and new construction homes 5,000 sq. ft. or more, multiple units, mother-in-law-units, guest homes, casitas, ADUs (Additional Dwelling Units), and other structures are covered if appropriate fee is paid. Coverage for homes 10,000 sq. ft. or more is not available. NOTE: Optional Seller's Coverage is not available on homes 5,000 sq. ft. or more, multi-unit dwellings, guest homes, casitas, properties not going through a real estate transaction, for sale by owner properties, and lease-purchase properties.

This coverage is for **residential-use property only**. It does not cover commercial property or homes used as a business, such as: nursing/care homes, fraternity/sorority houses or daycare centers.

If this Plan Contract is for a duplex, triplex, or fourplex, then all units within the dwelling must be covered by an ORHP Plan Contract for applicable coverage to apply to shared systems and appliances. Common grounds and facilities are excluded.

Home Seller's Coverage (for listing/closing period):

Optional Seller's Coverage is available only in conjunction with the purchase of coverage for the Homebuyer. Coverage 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 may be extended at our sole discretion. **Pre-existing conditions are not covered for the Home Seller.** Known defects of covered items found at the time of home inspection are excluded from coverage until proof of repair or replacement is received by us at ProofofRepair@orhp.com.

For homes not going through a real estate transaction:

Plan Contracts are normally purchased as part of a real estate transaction. If you are not involved in a resale transaction, Plan Fees, terms or coverage may vary. Please call for a quote. Coverage is effective 30 days after we receive payment. Optional Coverage cannot be added after the initial payment of the Plan Fee. **Pre-existing conditions are not covered for homes not going through a real estate transaction.**

Renewals:

The Plan Contract may be renewed at our discretion. If your Plan Contract is eligible for renewal, we will notify you of the Plan Fee and terms of renewal approximately 60 days prior to Expiration Date. To ensure there is no lapse of coverage, payment must be received prior to the Expiration Date of your current Plan Contract. Plan Fees may increase upon renewal. Upon renewal, a \$5 per transaction convenience fee will be charged to Plan Holders who chose installment payments.

Transfer by Plan Holder:

Should you sell your home during the Plan Term, the Plan Contract is transferable to a new owner. In that event, please notify us at 800.445.6999.

Cancellation:

This Plan Contract is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan Contract or a request for service thereunder; or 3) upon your request for cancellation to ORHP. If the Plan Contract is canceled, you shall be entitled to a pro-rata refund of the paid Plan Fee for the unexpired Plan Term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

Dispute Resolution: Most of your concerns about the Plan Contract can be addressed simply by contacting us at 800.972.5985. In the event we cannot resolve any dispute with you, this Plan Contract will be subject to the Arbitration Provision. Please read it carefully. Under this provision, you will be giving up certain rights to have a dispute settled in court and/or settled as a part of a multi-party or class proceeding.

If you do not want to agree to this provision, you may cancel your Plan Contract by contacting us at arbitration@orhp.com within 30 days of the Effective Date. Otherwise, this arbitration provision will be applicable.

Arbitration: By entering into this Agreement the parties agree and acknowledge that all disputes they have that involve us, or arise out of actions that we did or did not take, shall be arbitrated as set forth herein as long as the claim is in excess of the applicable small claims court jurisdictional limit. *The parties further agree that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding.*

All disputes or claims between the parties arising out of the agreement or the parties' relationship shall be settled as follows:

- 1) Small claims court; for claims within the applicable small claims court jurisdictional limit, or
- 2) Final and binding arbitration held in the county of the covered property address (or other location mutually agreed upon by both parties) for claims in excess of the Small Claims Court jurisdictional limit.

The arbitration shall be conducted by the American Arbitration Association pursuant to its rules for consumer disputes. Copies of the AAA Rules and forms can be located at www.adr.org, or by calling 800.778.7879. The Company agrees to pay the initial filing fee if the customer cannot afford to pay the fee or to reimburse the customer for filing fees unless the arbitrator determines that the claim is frivolous. *The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgement in any court of proper jurisdiction.*

The parties expressly agree that this Agreement and this arbitration provision involve and concern interstate commerce and are governed by the provisions of the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule.

Obligations under this Plan Contract are backed by the full faith and credit of Old Republic Home Protection Co., Inc.

Old Republic Home Protection
P.O. Box 5017, San Ramon, CA 94583

Definitions Appendix

The certain words and phrases used in this Plan Contract mean the following:

Buyers Coverage Period: The coverage term that begins on the Effective Date and terminates on the Expiration Date.

Close of Sale: The date which a property sale is registered with the county/state and changes ownership from the seller to the buyer.

Coverage Limits Per Plan Term / Limit: The total amount of coverage ORHP will provide during each Plan Contract term.

Covered Property: The term “covered property” means a facility, structure, or real property zoned for residential use and identified by street address, tax map number, or other legal description where the systems and/or appliances covered by this plan are located.

Emergency. Any occasion where the time necessary for the repair or replacement of an appliance or system or the delay in availability of in-network Service Providers will endanger the health or safety of the Plan Holder or other residents of the covered property.

Homebuyer: The party to this plan contract who owns the covered property and has the authority to direct repairs of Covered Items located within the covered property during the Buyers Coverage Period.

Home Seller or Seller: The party to this plan contract who owns the covered property and has the authority to direct repairs of Covered Items located within the covered property during the listing/closing period (Seller’s Coverage Period).

Improper repair/installation/modification: The breakdown of the covered appliance or system is caused by the improper installation or repair of the covered item.

Independent Out-of-Network Contractor: a qualified, licensed, and insured contractor that does not have a Service Provider agreement with ORHP.

Normal Business Hours: Those hours between 8:00 A.M. (0800) and 5:00 P.M. (1700) in the local time zone for the Covered Property.

Normal Wear and Use: The expected and natural deterioration of the covered appliance or system that occurs over time when used in a normal and expected manner for residential purposes.

Optional Seller’s Coverage: Coverage which may be purchased to cover a home seller during the listing and closing period of a home sale.

Payment in Lieu / payment in lieu settlement: The monetary payment you may receive instead of the repair or replacement of a covered system or appliance.

Plan Contract: The Declaration of Coverage and the Terms and Conditions together constitute the Plan Contract.

Plan Holder: The party to this Plan Contract who either owns the Covered Property or has the authority to direct repairs of appliances and systems located in the Covered Property.

Plan Term: The period of time during which coverage is in effect, beginning on the Effective Date and terminating on the Expiration Date, as indicated on your Declaration of Coverage.

Rough Finish: The basic level of finish that any access holes or openings made by the Service Provider will be returned to as part of a Service Request prior to sanding or application of any primer, sealant, paint, tile, or other type of final decorative covering.

Seller’s Coverage Period: The listing and closing period before the covered property transfers ownership in a home sale transaction.

Service Provider: The independent repair Service Provider authorized by ORHP to perform services under this Plan Contract.

Service Request: The individual request for service for a covered system or appliance that the Plan Holder places with ORHP under the plan.

Trade Call Fee: Money paid by the Plan Holder directly to ORHP at the time a dispatched service is requested and authorized.



CALIFORNIA APPLICATION

Choose Your Plan

\$100 Trade Call Fee

Coverage is for homes less than 5,000 sq. ft. For homes 5,000 sq. ft. or more, visit us at www.orhp.com or scan the QR code for a quote.

HOME BUYER COVERAGE

	1-YEAR PLAN	2-YEAR PLAN*
Silver Coverage		
Single Family Home	<input type="checkbox"/> \$425	<input type="checkbox"/> \$ 810
Condo/Townhome/Mobile Home	<input type="checkbox"/> \$375	<input type="checkbox"/> \$ 715

Gold Coverage Washer/Dryer/Kitchen Refrigerator not included		
Single Family Home	<input type="checkbox"/> \$585	<input type="checkbox"/> \$1,130
Condo/Townhome/Mobile Home	<input type="checkbox"/> \$535	<input type="checkbox"/> \$1,035

Gold Plus Coverage		
With Washer/Dryer/Kitchen Refrigerator for Homebuyer		
Single Family Home	<input type="checkbox"/> \$700	<input type="checkbox"/> \$1,330
Condo/Townhome/Mobile Home	<input type="checkbox"/> \$650	<input type="checkbox"/> \$1,235

Platinum with Total Care		
With Washer/Dryer/Kitchen Refrigerator for Homebuyer		
Single Family Home	<input type="checkbox"/> \$850	<input type="checkbox"/> \$1,615
Condo/Townhome/Mobile Home	<input type="checkbox"/> \$800	<input type="checkbox"/> \$1,520

Multi-units – 1-Year Plans			
Silver Coverage	<input type="checkbox"/> Duplex-\$640	<input type="checkbox"/> Triplex-\$960	<input type="checkbox"/> Fourplex-\$1,280
Gold Coverage	<input type="checkbox"/> Duplex-\$900	<input type="checkbox"/> Triplex-\$1,350	<input type="checkbox"/> Fourplex-\$1,800
Gold Plus Coverage	<input type="checkbox"/> Duplex-\$1,050	<input type="checkbox"/> Triplex-\$1,575	<input type="checkbox"/> Fourplex-\$2,100

New Construction (Years 1-4 or 2-5)	
Silver Coverage	<input type="checkbox"/> \$680
Gold Plus Coverage	<input type="checkbox"/> \$1,120

HOME SELLER COVERAGE

Silver Coverage for Home Seller	
Single Family Home	<input type="checkbox"/> \$1.16/day
Condo/Townhome/Mobile Home	<input type="checkbox"/> \$1.03/day

Gold Coverage for Home Seller	
Single Family Home	<input type="checkbox"/> \$1.60/day
Condo/Townhome/Mobile Home	<input type="checkbox"/> \$1.47/day

*Available only for homes going through a real estate transaction.

Plan # _____

Internet: www.orhp.com | Phone: 800.445.6999

Mail Application and Check to:

P.O. Box 7500, San Francisco, CA 94120-7500

Scan to
Order Online!

HOME BUYER'S OPTIONS

To determine Optional Coverage cost for multiple unit buildings, multiply option cost by the number of units.

	1-YEAR	2-YEAR*
Gold Enhancement for Silver Coverage (A/C, Washer, Dryer, Kitchen Refrigerator not included)	<input type="checkbox"/> \$ 75	<input type="checkbox"/> \$150
Kitchen Refrigerator for Silver Coverage	<input type="checkbox"/> \$ 55	<input type="checkbox"/> \$110
Additional Refrigerator/Freezer Units (four units in total) (Only available with Kitchen Refrigerator Option)	<input type="checkbox"/> \$ 55	<input type="checkbox"/> \$110
Washer/Dryer (Per set)	<input type="checkbox"/> \$ 85	<input type="checkbox"/> \$170
Washer/Dryer/Kitchen Refrigerator for Silver Coverage	<input type="checkbox"/> \$130	<input type="checkbox"/> \$260
Outdoor Kitchen	<input type="checkbox"/> \$125	<input type="checkbox"/> \$125
Appliance Limit Upgrade	<input type="checkbox"/> \$100	<input type="checkbox"/> \$200
Air Conditioner/Cooler (Electric)	<input type="checkbox"/> \$ 85	<input type="checkbox"/> \$170
HVAC Zone Control - NEW!	<input type="checkbox"/> \$ 75	<input type="checkbox"/> \$150
Pre-season HVAC Tune-up	<input type="checkbox"/> \$ 25	<input type="checkbox"/> \$ 50
Emergency Lodging/Portable A/C or Heater Reimbursement - NEW!	<input type="checkbox"/> \$100	<input type="checkbox"/> \$200
Water Heater Tune-up - NEW!	<input type="checkbox"/> \$ 25	<input type="checkbox"/> \$ 50
Enhanced Slab Leak Limit/External Plumbing	<input type="checkbox"/> \$100	<input type="checkbox"/> \$200
Septic Tank Pumping/Septic System/Sewage Ejector Pump	<input type="checkbox"/> \$ 90	<input type="checkbox"/> \$ 90
Solar Hot Water System	<input type="checkbox"/> \$250	<input type="checkbox"/> \$250
Water Softener/Reverse Osmosis Water Filtration System	<input type="checkbox"/> \$ 75	<input type="checkbox"/> \$ 75
Well Pump	<input type="checkbox"/> \$100	<input type="checkbox"/> \$100
Booster Pump	<input type="checkbox"/> \$ 75	<input type="checkbox"/> \$ 75
Swimming Pool/Spa Equipment includes Saltwater Circuit Board and Cell (No additional charge if separate equipment)	<input type="checkbox"/> \$200	<input type="checkbox"/> \$400
Solar Pool/Spa Components (Only available with Pool/Spa Equipment Coverage)	<input type="checkbox"/> \$250	<input type="checkbox"/> \$250
Ornamental Fountain/Waterfall	<input type="checkbox"/> \$100	<input type="checkbox"/> \$100
Limited Roof Leak Repair	<input type="checkbox"/> \$100	<input type="checkbox"/> \$100
Guest Home/Casita – With Silver Coverage (Up to 2,500 sq. ft.)		
Under 750 sq. ft.	<input type="checkbox"/> \$275	<input type="checkbox"/> \$550
750 sq. ft. - 2,500 sq. ft.	<input type="checkbox"/> \$325	<input type="checkbox"/> \$650

Option available online with Gold or Platinum with Total Care.

PLAN TOTAL Due at Close of Sale \$ _____

Covered Property: _____ Street _____ City _____ State _____ Zip _____

Homebuyer/Seller:

Buyer's Name _____

Buyer's email _____ Buyer's Phone # _____

Buyer's Mailing Address (If different from Covered Property) _____

City _____ State _____ Zip _____

Seller's Name _____ Seller's Email _____

Agent Information:

Initiating Agent Name _____

Real Estate Company Name _____

Main Office Phone # _____ Initiating Agent Email _____

Cooperating Agent Name _____

Real Estate Company Name _____

Main Office Phone # _____ Cooperating Agent Email _____

Closing Information:

Closing Company _____

Closing Officer Name _____

Main Office Phone # _____ Closing Officer Email _____

File # _____ Estimated Close Date _____

Signature _____

Date _____

Acceptance or Waiver

- I ACCEPT the home warranty coverage and options I have selected above.
- I DECLINE the benefits of this coverage. I agree not to hold the real estate company, broker and/or agents liable for the service, repair, or replacement of a system or appliance that may have been covered by this plan. I understand coverage is not all-inclusive and contains specific exclusions and limitations.

Choose Your Plan

\$100 TRADE CALL FEE

CALIFORNIA

HOMEBUYER		SILVER	GOLD DOES NOT INCLUDE W/D/R	GOLD PLUS INCLUDES W/D/R	PLATINUM	OPTIONAL COVERAGE - HOMEBUYER ONLY	
Single Family Home		\$425	\$585	\$700	\$850	Gold Enhancement for Silver Coverage (A/C, Washer, Dryer, Kitchen Refrigerator not included)	\$ 75
Condo/Townhome/Mobile Home		\$375	\$535	\$650	\$800	Kitchen Refrigerator for Silver Coverage	\$ 55
COVERED						Additional Refrigerator/Freezer Units (Only available with Kitchen Refrigerator Option)	\$ 55
APPLIANCES	Dishwasher	•	•	•	•	Washer/Dryer (Per set)	\$ 85
	Kitchen Exhaust Fan	•	•	•	•	Washer/Dryer/Kitchen Refrigerator for Silver Coverage	\$ 130
	Oven/Range/Cooktop/Built-in Microwave Oven	•	•	•	•	Outdoor Kitchen	\$ 125
	Trash Compactor	•	•	•	•	Appliance Limit Upgrade	\$ 100
SYSTEMS	Heating System	•	•	•	•	Air Conditioner (Electric)	\$ 85
	Ductwork	•	•	•	•	HVAC Zone Control - NEW!	\$ 75
	Electrical System	•	•	•	•	Pre-season HVAC Tune-up	\$ 25
	Exhaust, Attic, Ceiling, Whole House Fans	•	•	•	•	Emergency Lodging/Portable A/C or Heater Reimbursement - NEW!	\$ 100
PLUMBING	Built-in Jetted Bathtub Motor & Pump	•	•	•	•	Water Heater Tune-up - NEW!	\$ 25
	Drain Line Stoppages	•	•	•	•	Enhanced Slab Leak Limit/ External Plumbing	\$ 100
	Garbage Disposal	•	•	•	•	Septic Tank Pumping/Septic System/Sewage Ejector Pump	\$ 90
	Instant Hot/Cold Water Dispenser	•	•	•	•	Solar Hot Water System	\$ 250
	Plumbing Pipe Leaks (including polybutylene)	•	•	•	•	Water Softener/Reverse Osmosis Water Filtration System	\$ 75
	Recirculating Pump	•	•	•	•	Well Pump	\$ 100
	Sump Pump	•	•	•	•	Booster Pump	\$ 75
	Toilets	•	•	•	•	Swimming Pool/Spa Equipment	\$ 200
	Water Heater	•	•	•	•	Solar Pool/Spa Components (Only available with Pool/Spa Equipment Coverage)	\$ 250
	Water Pressure Regulator	•	•	•	•	Ornamental Fountain/Waterfall	\$ 100
MISCELLANEOUS	Central Vacuum	•	•	•	•	Limited Roof Leak Repair	\$ 100
	Garage Door Opener	•	•	•	•	Guest Home/Casita With Silver Coverage	Under 750 sq. ft. \$ 275 750 sq. ft. - 2,500 sq. ft. \$ 325
	Pest Control	•	•	•	•	Option available online with Gold or Platinum with Total Care.	
	Rekey Service	•	•	•	•		
GOLD/PLATINUM UPGRADES	Washer/Dryer/Kitchen Refrigerator	Option		•	•		
	Air Conditioner/Cooler	Option		•	•		
	Increased Appliance Limits Per Appliance			•	•		
	Additional Appliance Components			•	•		
	Faucets • Showerheads • Shower Arms			•	•		
	Garage Door Opener Tune-up			•	•		
	Refrigerant Recapture, Reclaim, and Disposal			•	•		
	Code Upgrades • Permits • Haul Away • Cranes			•	•		
	Mismatched Systems • Improper Installation			•	•		
	Increased Coverage for Manufacturer's Warranty			•	•		
Increased Coverage for Plumbing Items/ Stoppages Due to Roots						•	
Modifications (with additional code upgrades)						•	
Increased Coverage for zone controls and specific HVAC Systems						•	
Total Care: Enhanced Slab Leak Limit/ External Plumbing							•



SELLER'S COVERAGE SILVER COVERAGE

Excludes Rekey Service

Single Family Home \$1.16/day
Condo/Townhome/Mobile Home \$1.03/day

GOLD COVERAGE

Excludes Rekey Service, Washer,
Dryer, and Kitchen Refrigerator

Single Family Home \$1.60/day
Condo/Townhome/Mobile Home \$1.47/day

Available only in conjunction with the purchase
of coverage for the Homebuyer. Not available for
multi-unit or new construction properties.



MULTI-UNITS and NEW CONSTRUCTION



Plans Available



2-YEAR Plans Available!

For real estate transactions only



CALL 800.445.6999

See plan for complete coverage and exclusion details.

CA 7.1 (10/2024) - Rev. 1/30/2025

WWW.ORHP.COM



OLD REPUBLIC INSURANCE GROUP

(1/30/2025)