



OLD REPUBLIC HOME PROTECTION

PROPERTY MANAGEMENT PLAN | KANSAS | MISSOURI

LESS
MAINTENANCE
STRESS
MORE
MANAGEMENT
SUCCESS

SERVICE HIGHLIGHTS

Concierge service team

Dedicated toll-free service line

U.S.-based contact centers

Emergency Lodging/Portable
A/C or Heater Reimbursement
Option available

833-ORHP-PRO (833.674.7776)



More than
6 MILLION
customers served
since 1974



Minimize Maintenance Stress

Let covered repair and replacement hassles be our problem—not yours!

Repair and replacement costs for home systems and appliances can be expensive, but Old Republic Home Protection has the solution! Stay ahead of costly repairs—our expedited process for property managers helps you meet service timelines and promote resident satisfaction!

Designed for residential real estate investors, our home warranty helps you enjoy reliable service, convenience, budget protection, and peace of mind!

Plan features include:

- Priority access to our U.S.-based service experts through a dedicated call line
- Immediate coverage—no waiting period
- Emergency Tenant Lodging Option available
- And more!

How does a home warranty benefit investors?



Budget Protection

Save money on needed repairs or replacements of covered home systems and appliances.



Resident Satisfaction

With a home warranty, covered repair needs are addressed promptly, potentially increasing resident satisfaction and retention.



Stress Management

We work with your property manager to promptly address repair and replacement needs.



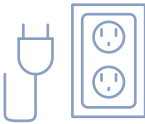
Renewable Coverage

Home 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 you save hundreds—even thousands—of dollars on covered repair and replacement costs for the home systems and appliances your residents use every day!

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

Air Conditioning System	Heating System	Electrical System	Oven/Range	Water Heater
				
\$3,054	\$3,441	\$3,025	\$3,249	\$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 2014.*

*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 know that behind every service request are real people with busy lives and pressing needs. We're committed to providing effective, efficient solutions so you can minimize stress and maximize success.

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.



Silver Coverage

This section of the Plan Contract lists covered appliances and systems by trade. 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 9.

Heating System/Ductwork Coverage◆

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.

Coverage is available for heating systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered heating units. For heat pumps and heat pump package units: Air Conditioner/Cooler also applies.

NOT COVERED: 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. Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.

Air Conditioner/Cooler◆ (For ductwork, see Heating System Coverage)

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.

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 5.

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.

Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered air conditioning units.

NOT COVERED: 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; refrigerant recapture, reclaim, and disposal; vents; flues; smart vents and the like; Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.

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

Plumbing Coverage

- 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 listed access points.
- Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene)
- Toilet tanks, bowls, flushing mechanisms, and wax ring seals
- Water heater◆ (including tankless, power vent, and direct vent unit)
- Built-in jetted bathtub motor, pump, and air switch assemblies
- Shower and bathtub valves, including diverter valves
- Recirculating pump
- Garbage disposal
- Stop and waste valves◆
- Water pressure regulator◆
- Built-in instant hot/cold water dispenser
- Risers
- Angle stops and gate valves
- Built-in sump pump (for ground water only)

NOT COVERED: 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 clean-out; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/spa equipment.

NOTE: 1. Toilet tanks and bowls replaced with white builder's standard.
2. Valves replaced with chrome builder's standard.

Electrical Coverage

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

Light switches, electrical outlets, main electrical panel/sub panel◆, meter base/socket/pedestal◆, breakers◆, fuses◆ and interior wiring, bath exhaust fans, ceiling fans, attic fans, whole house fans.

NOT COVERED: 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.

Garage Door Opener Coverage

Includes smart and/or Wi-Fi-enabled openers.

All components of the garage door opener that affect the opening and closing function, including battery backup.

NOT COVERED: Garage doors; hinges; springs; remote transmitters; key pads; light sockets; door cables; balancing the door; rollers.

Central Vacuum Coverage

Power unit, including motor and electrical components; dirt canister.

NOT COVERED: Attachments; removable components; accessories; hoses; vents; stoppages.

Rekey Service

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.

NOT COVERED: 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.

NOTE: A Trade Call Fee is due for Rekey Service requested. You will be responsible for payment directly to the locksmith for any additional services.

Appliance Coverage

All components that affect the primary functional operation of the unit.

- Dishwasher
- Trash Compactor
- Kitchen Exhaust Fan
- Oven
- Range
- Cooktop
- Built-in Microwave Oven

NOT COVERED: 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.

Gold Coverage

Includes Silver Coverage, Washer/Dryer and Kitchen Refrigerator (see page 7 for coverage details), PLUS these enhancements:

- 1) **Plumbing:** faucets, Roman tub valves/faucets, showerheads, and shower arms replaced with chrome builder’s standard. Interior hose bibbs. **Toilet replacement up to \$600 per toilet, per occurrence.** Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage.

2) **Heating System:**

a) disposable filters, costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps.

b) Provide **up to \$250 per occurrence** for the use of **cranes** to complete a heating repair/replacement.

3) **Water Heater:** expansion tanks.

4) **Appliance Limit (Per appliance):**
Increase the Plan limit per Plan Term by **\$2,000 (\$5,000 in total)** for the repair/replacement of a covered appliance listed under Silver/Gold Coverage.

5) **Dishwasher:** baskets, rollers, racks, runner guards.

6) **Oven/Microwave/Range/Cooktop:** racks, handles, knobs, interior lining.

7) **Trash Compactor:** lock and key assemblies, buckets.

8) **Smoke Detector (including smart and/or Wi-Fi-enabled):** both battery operated and hardwired systems.

9) **Garage Door Opener:**

a) hinges, springs, remote transmitters, key pads.

b) 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. 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.
- 10) **Air Conditioner:**

a) 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.

b) Provide **up to \$250 per occurrence** for any cost related to the use of **cranes** to complete an A/C repair/replacement.

11) **Other Enhanced Coverage included in Gold Coverage:**
When required to render a covered repair or replacement, we will:

a) Provide **up to \$250 per Plan** to correct **code violations**.

b) Provide **up to \$250 per occurrence** for required **permits**.

c) Provide **up to \$100 per occurrence** for **haul away** of a covered appliance, system, HVAC component, or water heater when replacing that covered appliance, system, or component.

d) 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. All other terms and conditions of the Plan Contract apply. If the improper installation, repair, modification, or mismatch condition is in violation of a code requirement, see 11a above.

Platinum Coverage *Most Comprehensive Coverage Available!*

Includes Silver Coverage, Gold Coverage, Washer/Dryer and Kitchen Refrigerator (see page 7 for coverage details), PLUS these enhancements:

- 1) **Plumbing items:** Tub spouts (replaced with chrome builder’s standard), tub spout diverter, basket strainer. When required to render a covered service, we will provide **up to \$250 per Plan** to 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.
NOT COVERED: Collapsed or broken lines outside the main foundation; excavation.

2) **Appliance Limit (Per appliance):**
Increase the Plan limit per Plan Term by **\$2,000 (\$7,000 in total)** for the repair/replacement of a covered appliance listed under Silver/Gold Coverage.

3) **Other Enhanced Coverage included in Platinum Coverage and only when required to render a covered service, we will:**

a) Provide **up to \$1,000 per Plan** 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.
- NOT COVERED: Restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.**

b) Increase the Plan limit per Plan Term by **\$1,000 (\$2,500 in total)** for the repair/replacement of diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced heating and air conditioning systems.

c) Provide **up to \$1,000 per Plan** toward **zone controls** and respective equipment.

4) For items under **Manufacturer’s Warranty:** We provide coverage for labor and other specified costs for covered repairs/replacement, but not for equipment or component costs covered by an existing manufacturer/distributor/other warranty.

Coverage Limits Per Plan Term:

All home warranty plans have limits to coverage. We have clearly identified our limits for your convenience. For multi-unit dwellings, limits are per dwelling.

Access, diagnosis, repair, attempted repair, and/or replacement of the following items are limited as follows:

During Coverage Period:	Dollar limit per Plan Term:
Diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced systems, and water heater/heating combination units	\$ 1,500
Platinum Coverage increases limit to	\$2,500
Ductwork, air transfer systems	\$ 500
Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks). Plumbing pipe leaks in polybutylene piping	\$ 500
Water heater	\$5,000
Appliance Limit (Per appliance)	\$3,000
Gold Coverage increases limit to	\$5,000
Platinum Coverage increases limit to	\$7,000

Optional Coverage

Optional Coverage purchased and included in your Plan Contract is identified on your Declaration of Coverage. Optional Coverage cannot be added after the initial payment of Plan Fee. Optional Coverage may be renewed only if that specific Coverage/Option was included in prior year coverage. 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 9.

Pre-season HVAC Tune-up

Not available to guest homes/casitas.

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.

Maintenance tune-ups are provided for one unit. A Trade Call Fee is due for each seasonal tune-up 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.

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.

NOT COVERED: 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.

HVAC Zone Control

Option for Silver or Gold Coverage. Included in Platinum Coverage.

When required to render a covered repair or replacement, we will provide up to \$1,000 toward zone controls and respective equipment.

NOTE: 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.

NOT COVERED: Unless mentioned as covered, all Heating/Ductwork and Air Conditioner/Cooler exclusions apply.

Optional Coverage Limits Per Plan Term	
(With purchase of appropriate option)	
All home warranty plans have limits to coverage.	
We have clearly identified our limits for your convenience.	
Access, diagnosis, repair, attempted repair, and/or replacement of the following items are limited as follows:	Dollar limit per Plan term:
HVAC Zone Control	\$1,000
Ornamental Fountain Motor/Pump	\$ 500
Swimming Pool/Spa/Saltwater Equipment (In Total)	\$3,000
Saltwater Circuit Board and Cell limited to	\$1,500
Limited Roof Leak Repair	\$1,000
Outdoor Kitchen	\$1,000
Washer/Dryer/Kitchen Refrigerator (Per appliance)	\$3,000
Additional Refrigerator/Freezer Units (In Total)	\$1,000
Appliance Limit Upgrade (Per appliance)	\$2,000
Water Softener/RO Filtration System	\$ 500
Well Pump	\$1,500
Enhanced Slab Leak Limit (\$1,000)/External Plumbing (\$1,000)	\$2,000
Septic System/Sewage Ejector Pump	\$ 500
Emergency Lodging (\$200/night)	\$1,000
Portable A/C or Heater (\$100/day)	

Emergency Lodging/Portable A/C or Heater Reimbursement

The Plan Holder 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: a) 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 b) 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.

LIMITS: 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.

Ornamental Fountain/Waterfall Motor/Pump

Including pond and pool fountains; cost per fountain.

Motor and pump assembly. Multiple motors/pumps contained within each fountain will be covered, including overflow/negative edge/infinity pool motor and effects pump.

NOT COVERED: Water piping; electrical lines or controls; filters; filter media and cartridges.

Swimming Pool/Spa Equipment including Saltwater Circuit Board and Cell

No additional charge if separate equipment.

Above ground level and accessible working parts and components of heating and filtration system, 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.

NOT COVERED: 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.

Limited Roof Leak Repair

The repair of specific leaks that occur during the 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).

NOT COVERED: 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.

NOTE: 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.

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

Outdoor Kitchen◆

All parts and components that affect the operation of the outdoor kitchen, limited to: ice maker, refrigerator, wine refrigerator, and freezer (not to exceed six cubic feet each). Coverage also includes plumbing and electrical that serve the outdoor kitchen only, limited to: above ground plumbing pipes (water/supply/drain/gas), drain line stoppages, faucet, garbage disposal, above ground wiring/outlets, and ceiling fan.

NOTE: Faucet replaced with chrome builder's standard.

NOT COVERED: Unless mentioned as covered, all Silver Coverage and Additional Refrigerator/Freezer Units Coverage exclusions apply.

Washer/Dryer (Per set)◆

Included in Gold & Platinum Coverage.

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.

NOT COVERED: Plastic mini-tub; venting; filter; lint screen; all-in-one-tub wash/dry unit; soap/bleach dispenser.

Kitchen Refrigerator Option for Silver Coverage. Included in Gold & Platinum Coverage. Coverage for one freestanding or one built-in unit (single or dual compressor) and built-in ice maker located in kitchen.

All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.

NOTE: 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.

NOT COVERED: Filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; walk-in refrigerator; drain pans; freezers that are separate from kitchen refrigerator.

Additional Refrigerator/Freezer Units

Only available with Kitchen Refrigerator Option. Single compressor units only.

Provides coverage for up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer and freestanding ice maker.

All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.

NOT COVERED: Built-in ice maker; ice crusher; beverage dispenser and their respective equipment; filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; dual compressor units; kegerator; walk-in refrigerator; drain pans.

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.

NOT COVERED ON ALL APPLIANCES: Baskets; buckets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; pans; racks; rollers; runner guards; shelves; trays; trim kits; vents.

Appliance Limit Upgrade

An additional \$2,000 will be applied toward the coverage plan limits for the diagnosis, repair, or replacement of kitchen appliances, clothes washer and dryer, kitchen refrigerator, and additional refrigeration units.

LIMITS: 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.

Water Softener/Reverse Osmosis Water Filtration System◆

Water softener/reverse osmosis system (for drinking water), including smart and/or Wi-Fi-enabled systems, and their respective equipment.

NOT COVERED: 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, pre-filters, filter components; replacement membranes; RO filtration system for pool/spa.

Well Pump◆

Pump servicing only the home or other structure covered by us. Domestic use only. One well pump per Plan.

NOT COVERED: Booster pumps; control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.

Enhanced Slab Leak Limit/External Plumbing◆

Not available to condos or multi-unit buildings.

When required to render a covered service, we will:

- 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.

NOT COVERED: Faucets; sprinkler/irrigation systems; swimming pool/built-in pool piping; downspout; landscape drain lines; damage due to roots.

Septic Tank Pumping/Septic Systems including Sewage Ejector Pump◆

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 term of the Plan.

Septic System/Sewage Ejector Pump:

Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.

NOT COVERED: 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.

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.

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.

Place Service Requests online at www.orhp.com/requestservice or call **833-ORHP-PRO (833.674.7776)**.

- ✓ 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 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. Failure to pay the Trade Call Fee may result in suspension of coverage until the proper fee is paid. At that time, coverage will be reinstated, but the Plan Term will not be extended. We will not respond to a new Service Request until all previous Trade Call Fees are paid.

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 833-ORHP-PRO (833.674.7776) 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.
- 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.

**Additional coverage available with Platinum Coverage.

Things You Should Know

Please see the Cancellation and Arbitration clauses.

Covered Property:

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.

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 833-ORHP-PRO (833.674.7776).

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; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. 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 833-ORHP-PRO (833.674.7776). 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:

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

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

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.

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.

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.

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.

CHOOSE YOUR PLAN		Annual prices listed. Monthly payment options available.		
SINGLE FAMILY HOME		SILVER	GOLD	PLATINUM
CONDO/TOWNHOME/MOBILE HOME		\$450	\$625	\$825
COVERED				
SYSTEMS	Heating System	•	•	•
	Air Conditioner/Cooler	•	•	•
	Ductwork	•	•	•
	Electrical System	•	•	•
	Exhaust, Attic, Ceiling, Whole House Fans	•	•	•
APPLIANCES	Dishwasher	•	•	•
	Kitchen Exhaust Fan	•	•	•
	Oven/Range/Cooktop/Built-in Microwave Oven	•	•	•
	Trash Compactor	•	•	•
PLUMBING	Built-in Jetted Bathtub Motor & Pump	•	•	•
	Drain Line Stoppages	•	•	•
	Garbage Disposal	•	•	•
	Instant Hot/Cold Water Dispenser	•	•	•
	Plumbing Pipe Leaks (including polybutylene)	•	•	•
	Recirculating Pump	•	•	•
	Sump Pump	•	•	•
	Toilets	•	•	•
MISCELLANEOUS	Water Heater	•	•	•
	Water Pressure Regulator	•	•	•
	Central Vacuum	•	•	•
	Garage Door Opener	•	•	•
GOLD/PLATINUM UPGRADES	Rekey Service	•	•	•
	Washer/Dryer/Kitchen Refrigerator	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 Plumbing Items/ Stoppages Due to Roots			•
	Increased Coverage for Manufacturer's Warranty			•
	Modifications (with additional code upgrades)			•
	Increased Coverage for Zone Controls and Specific HVAC Systems			•

OPTIONAL COVERAGE	
Pre-season HVAC Tune-up	\$ 25
HVAC Zone Control	\$ 150
Emergency Lodging/Portable A/C or Heater Reimbursement	\$ 75
Ornamental Fountain/Waterfall	\$ 100
Swimming Pool/Spa Equipment	\$ 225
Limited Roof Leak Repair	\$ 100
Outdoor Kitchen	\$ 125
Washer/Dryer/Kitchen Refrigerator for Silver Coverage	\$ 130
Washer/Dryer (Per set)	\$ 85
Kitchen Refrigerator for Silver Coverage	\$ 55
Additional Refrigerator/Freezer Units (Only available with Kitchen Refrigerator Option)	\$ 55
Appliance Limit Upgrade	\$ 100
Water Softener/Reverse Osmosis Water Filtration System	\$ 75
Well Pump	\$ 100
Enhanced Slab Leak Limit/ External Plumbing	\$ 100
Septic Tank Pumping/Septic System/Sewage Ejector Pump	\$ 75

MULTI-UNITS

SILVER COVERAGE

Duplex	Triplex	Fourplex
\$750	\$1,125	\$1,500

GOLD COVERAGE

Duplex	Triplex	Fourplex
\$1,010	\$1,515	\$2,020

\$100 TRADE CALL FEE ON ALL PLANS



**CALL 833-ORHP-PRO
(833.674.7776)**