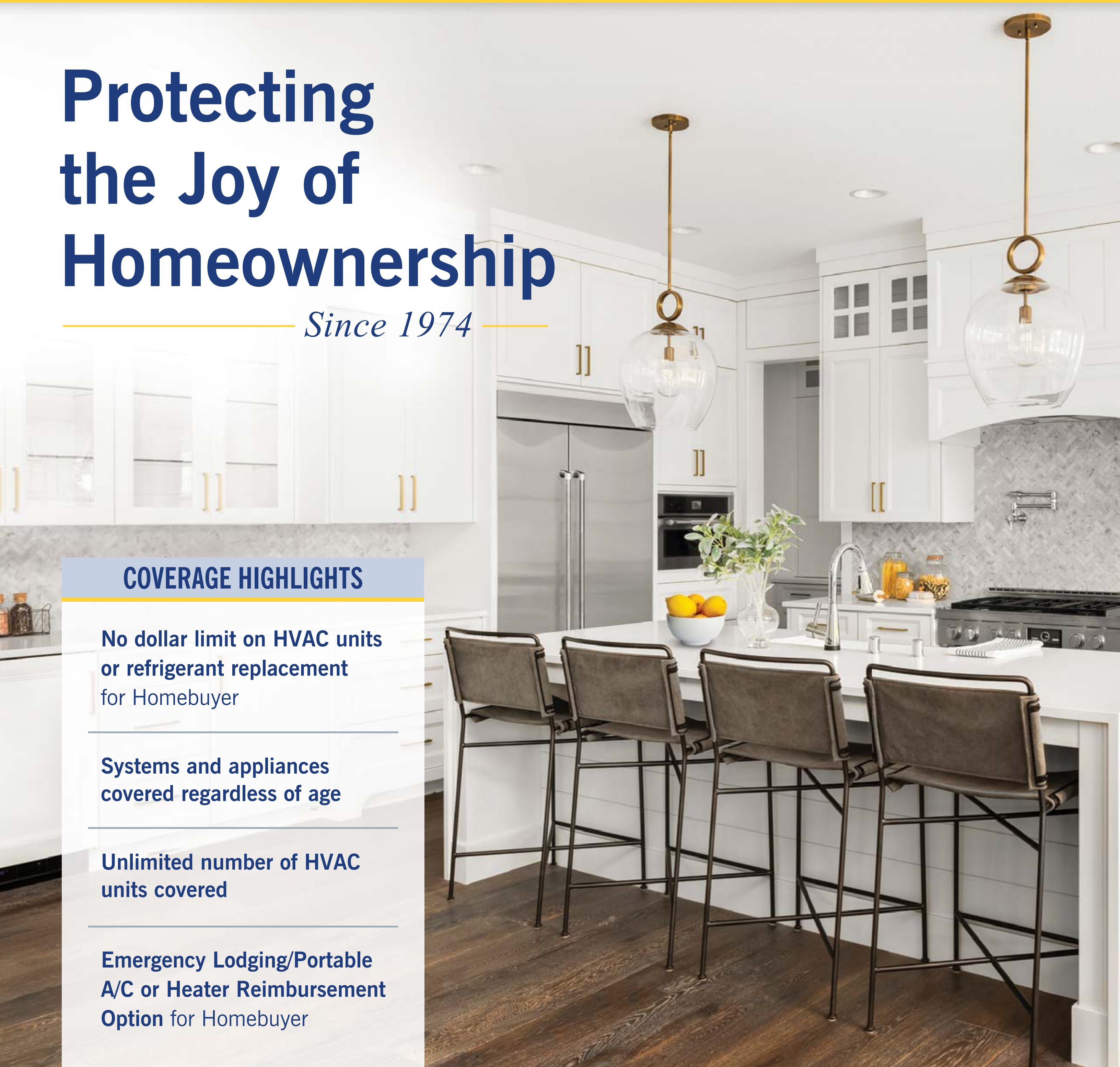
OLD REPUBLIC HOME PROTECTION

en Español

HOME WARRANTY PLAN | THE CAROLINAS



Protecting the Joy of Homeownership

Since 1974

COVERAGE HIGHLIGHTS

No dollar limit on HVAC units or refrigerant replacement for Homebuyer

Systems and appliances covered regardless of age

Unlimited number of HVAC units covered

Emergency Lodging/Portable A/C or Heater Reimbursement Option for Homebuyer

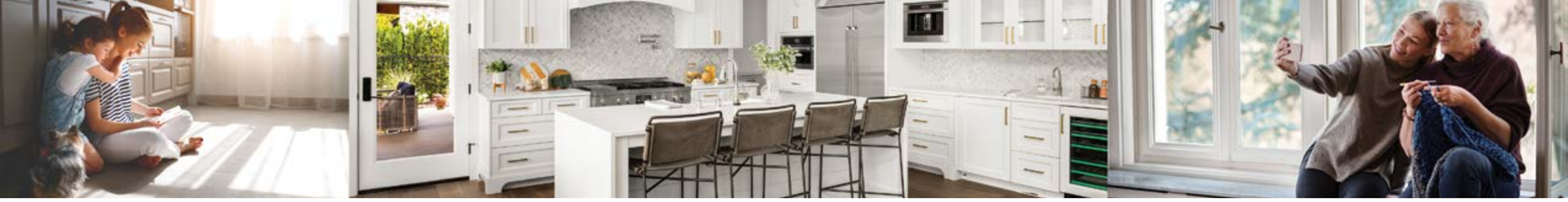
A+ RATING BBB
Over 25 years

Consumer Affairs
4 STAR RATING

Trustpilot

NATIONAL HOME SERVICE CONTRACT ASSOCIATION · ACCREDITED NHSCA
NHSCA Company Code 12H424

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—of dollars 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	Heating System	Electrical System	Oven/Range	Water Heater
$2,930	$3,277	$3,176	$3,766	$2,166

*Some items listed may be Optional Coverage. Costs shown are based on actual invoices paid by Old Republic Home Protection in 2024; retail costs may be higher. Costs may vary in your area. See plan for coverage details.



ORHP

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.

A+ RATING BBB

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

We have U.S.-based customer care agents available in every time zone!

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 2014 and 2024.

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

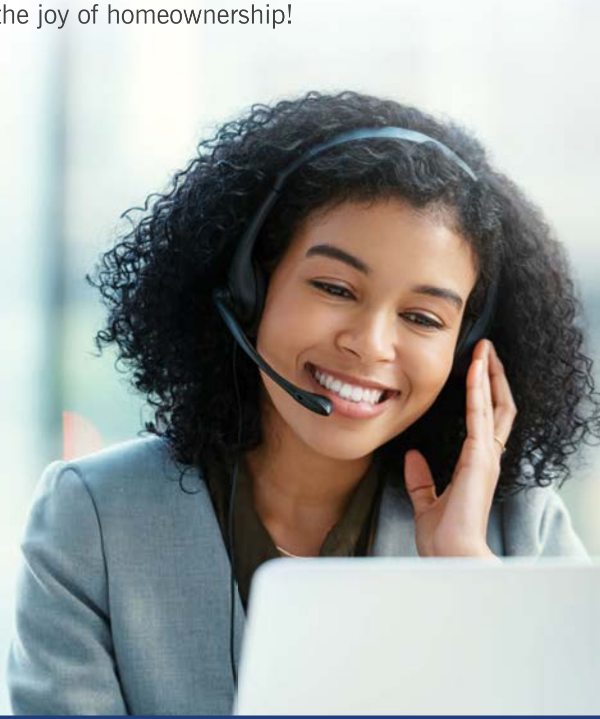
between company policy and customer service.

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.

Silver Coverage

This section of the Plan Contract lists covered appliances and systems by trade. **Silver Coverage is for the Homebuyer. Silver Coverage also extends to the Home Seller with the exception of Heating System/Ductwork, Air Conditioner, and Rekey Service. With purchase of the Home Seller's HVAC Option, Heating/Ductwork and Air Conditioner coverage extends to the Home Seller.** 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✦

Coverage for Homebuyer Only unless Home Seller's HVAC Option selected.

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)

Coverage for Homebuyer Only unless Home Seller's HVAC Option selected.

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.

North Carolina Residents: When equipment has failed and requires replacement, we will replace any non-failed covered component that must be replaced to maintain SEER compatibility and operating efficiency, 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. Replacements will be completed in accordance with relevant North Carolina statutory requirements.

South Carolina Residents: 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; keypads; 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 Coverage for Homebuyer Only.

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 (Available to Homebuyer Only)

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, keypads.
   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!* (Available to Homebuyer Only)

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 Seller's Coverage:	Dollar Limit per Plan Term:
When Home Seller's HVAC Option selected: Heating, Ductwork, A/C (including water heater/heating combination units)	$1,500
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

During Buyer's Coverage:	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) *Gold Coverage increases Limit to* *Platinum Coverage increases Limit to*	$3,000 $5,000 $7,000

Optional Homebuyer Coverage

This section of the Plan Contract outlines Optional Coverage available for Homebuyers. 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. 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 Plan 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.

Buyer's 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) *Saltwater Circuit Board and Cell limited to*	$3,000 $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 and/or Booster 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) Portable A/C or Heater ($100/day)	$1,000

Emergency Lodging/Portable A/C or Heater Reimbursement

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: 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 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) as of the Effective Date of the Plan.

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 Buyer's 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✦

Booster Pump✦

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

NOT COVERED: 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:

a) 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).

b) 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 Plan Term.

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. 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.

- ✓ 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 for paying 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 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**.

Respectful and Safe Conduct: ORHP is committed to maintaining a safe and respectful environment for its employees, Service providers, and customers. You are responsible for providing a safe and respectful environment for services to be performed. Any abusive, threatening, or unsafe behavior toward ORHP employees or representatives, Service Providers, or property of ORHP or the Service Provider may result in additional remedies in accordance with the terms of this Plan Contract and as permitted by law.

We reserve the right to **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,
3) Repair or replacement cost exceeds the available Coverage Limit Per Plan Term, or
4) A breach of the "Respectful and Safe Conduct" section of this Plan Contract.

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. In the event a covered appliance or system requires replacement, the Company shall make reasonable efforts to provide a replacement of comparable dimensions, capacity, and efficiency, and to match color or finish when commercially available, subject in all cases to the applicable Coverage Limits stated in this Plan. The Company's obligation shall be limited to replacement equipment possessing those features that materially affect the operation of the system or appliance. If a feature present on the covered item is no longer commonly available in the marketplace, the Company shall have no obligation to provide such feature, provided that: (i) the Company has given prior notice to the Plan Holder identifying the feature to be omitted; and (ii) the Plan Holder has approved the replacement without such feature. In the event a feature is omitted under this provision, the ORHP's obligation shall be satisfied by providing an equivalent unit based on the features then commonly available. ORHP may, at its discretion, install a replacement unit whose projected output, recovery time, or efficiency is equal to or greater than that of the unit being replaced, including, without limitation, a water heater or HVAC unit with a different stated capacity.

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.

4. PROPERTY MANAGER AUTHORIZATION AND RESPONSIBILITY:

A. By designating a Property Manager, the Plan Holder expressly authorizes the Property Manager to act on their behalf for all matters related to Service Requests under this Plan. This includes, but is not limited to, initiating service, communicating with Service Providers, and coordinating repairs.
   The Plan Holder acknowledges and agrees that:
   1. The Property Manager is the primary point of contact for all service-related communications.
   2. ORHP is not required to provide separate notice to, or obtain further authorization from, the Plan Holder once a Property Manager has been designated.
   3. The Plan Holder remains financially responsible for any service costs incurred under the Plan, including those initiated by the Property Manager.

*Additional coverage may be available with Gold Coverage.

**Additional coverage available with Platinum Coverage and 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.

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

Cancellation:

North Carolina Residents: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel this plan after the first 30 days, you shall be entitled to a pro-rata refund of the paid Plan Fee for the unexpired Plan Term less service cost incurred and an administrative fee that is the lesser of ten percent (10%) of your Plan Fee or fifty dollars ($50). If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; or (2) a direct violation of the Plan Contract by you, the Plan Holder, including but not limited to, fraud or material misrepresentation of facts relating to the covered property or its use.

South Carolina Residents: You may cancel this Plan Contract at any time by notifying Old Republic Home Protection ("ORHP") in writing by email (cancellations@orhp.com). If you cancel within the first thirty (30) days of the effective date, and no services have been rendered, you will receive a full refund. If services have been rendered, the cost of those services will be deducted from your refund. If you cancel after thirty (30) days, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a $50 processing fee. If the refund calculation results in a balance due to ORHP for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

ORHP may cancel this Plan Contract for the following reasons: (1) nonpayment of fees; (2) fraud or material misrepresentation of facts relating to the covered property or its use, or; (3) substantial breach of duties by you, the Plan Holder, relating to the Covered System(s) or Appliance(s) or their use. If ORHP cancels the Plan Contract, we will mail written notice to your last known address at least fifteen (15) days prior to the effective date of cancellation. This notice will include the reason for cancellation and the effective date. Prior notice is not required if cancellation is due to nonpayment of fees, material misrepresentation, or a substantial breach of duties by the service contract holder relating to the covered product or its use.

Refunds not paid within forty-five (45) days of your cancellation request will include a ten percent (10%) penalty per month.

South Carolina Residents - Disclosure: If the Service Contract Provider fails to pay any valid claim within sixty (60) days after proof of loss, the contract holder is entitled to make a claim directly to Old Republic Surety, Attn: Claims Dept., 445 S. Moorland Rd. #200, Brookfield, WI 53995. In the event of any dispute, the contract holder can contact the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina, 29202-3105 or 800.768.3467.

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.

OLD REPUBLIC HOME PROTECTION

THE CAROLINAS APPLICATION

Scan to Order Online!

Internet: www.orhp.com | **Phone:** 800.445.6999
Mail Application and Check to:
P.O. Box 7500, San Francisco, CA 94120-7500

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 SELLER/BUYER COVERAGE

	1-YEAR PLAN	2-YEAR PLAN*
Silver Coverage		
Single Family Home	☐ $550	☐ $1,045
Condo/Townhome/Mobile Home	☐ $500	☐ $ 950
Gold Coverage Includes Silver Coverage for Home Seller With Washer/Dryer/Kitchen Refrigerator for Homebuyer		
Single Family Home	☐ $785	☐ $1,490
Condo/Townhome/Mobile Home	☐ $735	☐ $1,392
Platinum Coverage Includes Silver Coverage for Home Seller With Washer/Dryer/Kitchen Refrigerator for Homebuyer		
Single Family Home	☐ $965	☐ $1,835
Condo/Townhome/Mobile Home	☐ $915	☐ $1,740

HOMEBUYER COVERAGE

Multi-units – 1-Year Plans

Silver Coverage	☐ Duplex–$880	☐ Triplex–$1,320	☐ Fourplex–$1,760
Gold Coverage	☐ Duplex–$1,260	☐ Triplex–$1,890	☐ Fourplex–$2,520

New Construction (Years 1–4 or 2–5)

Silver Coverage ☐ $910
Gold Coverage ☐ $1,295

HOME SELLER'S HVAC OPTION

☐ $75

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

HOMEBUYER'S OPTIONS

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

	1-YEAR	2-YEAR*
Pre-season HVAC Tune-up	☐ $ 25	☐ $ 50
HVAC Zone Control	☐ $150	☐ $300
Emergency Lodging/Portable A/C or Heater Reimbursement	☐ $ 75	☐ $150
Ornamental Fountain/Waterfall	☐ $100	☐ $100
Swimming Pool/Spa Equipment includes Saltwater Circuit Board and Cell (No additional charge if separate equipment)	☐ $240	☐ $480
Limited Roof Leak Repair	☐ $100	☐ $100
Outdoor Kitchen	☐ $125	☐ $125
Washer/Dryer/Kitchen Refrigerator for Silver Coverage	☐ $130	☐ $260
Washer/Dryer (Per set)	☐ $ 85	☐ $170
Kitchen Refrigerator for Silver Coverage	☐ $ 55	☐ $110
Additional Refrigerator/Freezer Units	☐ $ 55	☐ $110
Appliance Limit Upgrade	☐ $100	☐ $200
Water Softener/Reverse Osmosis Water Filtration System	☐ $ 75	☐ $ 75
Well Pump	☐ $100	☐ $100
Booster Pump	☐ $ 75	☐ $ 75
Enhanced Slab Leak Limit/External Plumbing	☐ $100	☐ $200
Septic Tank Pumping/Septic System/Sewage Ejector Pump	☐ $ 75	☐ $ 75

PLAN TOTAL - Includes applicable sales tax $__________

Plan #____________________

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

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.

Signature

Date

Choose Your Plan

$100 TRADE CALL FEE

THE CAROLINAS

	HOMEBUYER	SELLER'S COVERAGE	SILVER	GOLD	PLATINUM
	Single Family Home	Included	$550	$785	$965
	Condo/Townhome/Mobile Home		$500	$735	$915
	COVERED				
SYSTEMS	Heating System	Seller's HVAC Option **$75**	•	•	•
SYSTEMS	Air Conditioner/Cooler		•	•	•
SYSTEMS	Ductwork		•	•	•
SYSTEMS	Electrical System	•	•	•	•
SYSTEMS	Exhaust, Attic, Ceiling, Whole House Fans	•	•	•	•
APPLIANCES	Appliance Limits per Appliance	$3,000	$3,000	$5,000	$7,000
APPLIANCES	Dishwasher	•	•	•	•
APPLIANCES	Kitchen Exhaust Fan	•	•	•	•
APPLIANCES	Oven/Range/Cooktop/Built-in Microwave Oven	•	•	•	•
APPLIANCES	Trash Compactor	•	•	•	•
PLUMBING	Built-in Jetted Bathtub Motor & Pump	•	•	•	•
PLUMBING	Drain Line Stoppages	•	•	•	•
PLUMBING	Garbage Disposal	•	•	•	•
PLUMBING	Instant Hot/Cold Water Dispenser	•	•	•	•
PLUMBING	Plumbing Pipe Leaks (including polybutylene)	•	•	•	•
PLUMBING	Recirculating Pump	•	•	•	•
PLUMBING	Sump Pump	•	•	•	•
PLUMBING	Toilets	•	•	•	•
PLUMBING	Water Heater	•	•	•	•
PLUMBING	Water Pressure Regulator	•	•	•	•
MISC	Central Vacuum	•	•	•	•
MISC	Garage Door Opener	•	•	•	•
MISC	Rekey Service		•	•	•
GOLD/PLATINUM UPGRADES	Washer/Dryer/Kitchen Refrigerator		Option	•	•
GOLD/PLATINUM UPGRADES	Additional Appliance Components			•	•
GOLD/PLATINUM UPGRADES	Faucets • Showerheads • Shower Arms			•	•
GOLD/PLATINUM UPGRADES	Garage Door Opener Tune-up			•	•
GOLD/PLATINUM UPGRADES	Refrigerant Recapture, Reclaim, and Disposal			•	•
GOLD/PLATINUM UPGRADES	Code Upgrades • Permits • Haul Away • Cranes			•	•
GOLD/PLATINUM UPGRADES	Mismatched Systems • Improper Installation			•	•
GOLD/PLATINUM UPGRADES	Increased Coverage for Plumbing Items/ Stoppages Due to Roots				•
GOLD/PLATINUM UPGRADES	Increased Coverage for Manufacturer's Warranty				•
GOLD/PLATINUM UPGRADES	Modifications (with additional code upgrades)				•
GOLD/PLATINUM UPGRADES	Increased Coverage for Zone Controls and Specific HVAC Systems				•

OPTIONAL COVERAGE - HOMEBUYER ONLY	
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 (No additional charge if separate equipment)	$ 240
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	$ 55
Appliance Limit Upgrade	$ 100
Water Softener/Reverse Osmosis Water Filtration System	$ 75
Well Pump	$ 100
Booster Pump	$ 75
Enhanced Slab Leak Limit/ External Plumbing	$ 100
Septic Tank Pumping/Septic System/Sewage Ejector Pump	$ 75

SELLER'S COVERAGE INCLUDED

Not available for multi-unit or new construction properties.

HOME SELLER'S HVAC OPTION - Only $75

Seller's Coverage is available only in conjunction with the purchase of Buyer's Coverage and has a maximum term of 180 days.

MULTI-UNITS and NEW CONSTRUCTION

Plans Available

2-YEAR Plans Available!

For real estate transactions only

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(8/22/2025)

See plan for complete coverage and exclusion details.