

# WELCOME TO INTEGRITY HOME WARRANTY



Dear,

Welcome to **Integrity** Home Warranty! **You** made a wise decision when you chose to protect your home with an Integrity Admin Group Warranty. **We** appreciate your business and look forward to providing you with quality service for all your home protection needs.

Please take a moment to read through this booklet. Inside you will find your **Coverage Plan**, selected coverage, and a variety of information that will help you get the most out of your new home warranty. **Your** coverage is dependent on the plan you have selected.

Should you have a problem with any of your covered systems or appliances, please call us **toll-free at (888)-266-6160** from 8AM EST to 9pm EST . **We** are available 24 hours a day, 7 days a week, 365 days a year, simply log on to our website located at [www.integrity.house](http://www.integrity.house) and file your claim online.

Thank you,

The Team @ **Integrity**

(888) 266-6160

## Registration Page

**PLEASE VERIFY THAT YOUR INFORMATION BELOW IS CORRECT**

**Contract Holder:**

**Contract Number:**

**Contract Term:**

**Covered Property:**

**Property Type:**

- Single-Family home less than 5,000 sq. ft
- Condo less than 5,000 sq. ft
- Townhome less than 5,000 sq. ft
- Single-Family home between 5,000 and 8,000 sq. ft
- Single-Family home between 8,000 and 12,000 sq. ft

**Rate:**

**Service Call Fee:**

**Coverage Plan:**

**Includes:**

**Optional Coverage(s)\*:**

\*Surcharge must be selected at time of purchase for coverage.

## REQUEST SERVICE

Online 24 HOURS A DAY – 7 DAYS A WEEK

8:30 AM to 9 PM EST M-F 888-266-6160

[www.Integrity.house](http://www.Integrity.house)

**Text Messaging Summary Terms & Conditions:** Our mobile text messages are intended for subscribers over the age of 13 and are delivered via USA short code 77453. You may receive up to 5 message(s) per month. Message and data rates may apply. This service is available to persons with text-capable phones subscribing to carriers including AT&T, Verizon Wireless, T-Mobile®, Sprint, Virgin Mobile USA, Cincinnati Bell, Centennial Wireless, Unicef, U.S. Cellular®, and Boost. For help, text HELP to 77453, email [Contactus@Integrity.house](mailto:Contactus@Integrity.house) or call 1-800-301-1397. You may stop your mobile subscription at any time by text messaging STOP to short code 77453

### Contract Information

This **Residential Service Contract** is not valid unless a completed customer **Registration Page** is attached.

### Residential Service Contract

This **Residential Service Contract** is between the **Obligor/Provider** (hereinafter referred to as “**We**”, “**Us**”, “**Our**”) and the **Service Contract Holder** shown on the **Registration Page** (hereinafter referred to as “**Contract Holder**”, “**You**”, “**Your**”).

This is a **Residential Service Contract**, not an insurance policy.

### Our Obligations

This **Residential Service Contract** is intended to provide protection against the cost of repairing **Mechanical Breakdowns** and malfunctions in **Your** home based on specific items listed in the **Coverage** section of this contract. **Your** plan is indicated on the **Registration Page** that is attached to this **Service Contract**. Certain provisions in this **Service Contract** may limit coverage. Please read the entire **Service Contract** to determine rights, duties, and what is and is not covered.

This **Service Contract** is available to existing homeowners if **You** have owned **Your** home more than ten (10) days. If **Your** home is currently listed for sale or if **You** have listed for sale within the last thirty (30) days, **You** are not eligible for this **Service Contract**.

**Your Service Contract** effective date, plan, and **Contract** term are shown on **Your Residential Service Contract Registration Page**.

MECHANICAL FAILURES COVERED UNDER THE TERMS AND CONDITIONS OF THIS **RESIDENTIAL SERVICE CONTRACT** MUST HAVE PRIOR APPROVAL BY THE ADMINISTRATOR BY PHONE 888-266-6160.

### Definitions

**Administrator** means Integrity Admin Group, Inc, 2973 Harbor Blvd, Suite 240, Costa Mesa, CA 92626; (888) 266-6160.

**Contract, Service Contract, Agreement** or **Residential Service Contract** means this **Service Contract** form.

**Customer, You, Yourself** and **Your (Contract Holder)** means the person who is listed on the **Registration Page** listed under Contract Holder information.

**Domestic Grade** means items that were manufactured solely for installation and use in a residential property.

**Mechanical Failure, Mechanical Breakdown, or Breakdown** means a covered item becomes inoperable and unable to perform its designed function.

**Seller** means the entity where **You** purchased **Your Contract**.

**Service Call Fee** means the fee that is due by **You** for each service call, or actual cost of service, whichever is less, paid to the authorized service professional at the time of service whether or not the failure is determined covered by this **Residential Service Contract**. **Your Service Fee** is listed on the **Registration Page**.

**Obligor, Provider, We, Us, Our** means the entity who is obligated to perform under this Contract. In all states except California, Florida, and Washington, the Obligor is Integrity Admin Group, Inc, 2973 Harbor Blvd, Suite 240, Costa Mesa, CA 92626. In the state of California, the Obligor is AMT Home Protection Company, 800 Superior Avenue, Cleveland, OH 44114 (California Company ID No. 5875-0), (800) 394-3150. In Florida and Washington, the Obligor is Northcoast Warranty Services, Inc. 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114; (866) 505-4048. Florida License # 49123.

**Wait Period** means thirty (30) days from the **Service Contract** purchase date. Thirty (30) days will be added to the end of **Your** initial term.

#### Coverage Period

**Your** initial payment includes a thirty (30) day wait period before **You** are eligible for coverage under this agreement. Coverage begins on the **Agreement** Effective Date as indicated on the **Registration Page** which is thirty (30) days after the **Agreement** Purchase Date and continues for the policy term indicated on the **Registration Page**. All monthly terms will begin on the **Agreement** Effective Date. After the **Agreement** Effective Date, coverage will continue as long as all payments are made as scheduled.

Coverage may be selected for monthly or annual terms and paid for accordingly. All monthly **Agreements** automatically renew unless cancelled by **You** or **Us** or non-renewed by **Us**.

#### WHEN YOUR PLAN BEGINS AND ENDS

(1) One-Time Pay Plans: If **You** paid for **Your Agreement** in one payment, coverage under **Your Agreement** will end as indicated under **Contract Term** on the **Registration Page**, unless it is renewed or cancelled or **Our** obligations under the **Agreement** become fulfilled in their entirety, in accordance with the Limits of Liability. (2) Continuous Monthly Plans: If **You** select a plan that automatically renews on a month-to-month basis, coverage under **Your Agreement** will continue and **You** authorize Administrator/Seller to charge **Your** credit card for the amount specified on **Your** payment receipt each month until **Your Agreement** is cancelled, **We** have fulfilled **Our** obligations under this **Agreement** in accordance with the Limits of Liability, or **We** discontinue the monthly renewals. **Your** account must be current to receive service.

During the coverage period, we will arrange for an authorized **Service Provider** to service, repair or replace covered items, due to a **Breakdown**. This **Agreement** provides coverage only for those items specifically listed as being covered on the **Registration Page** and excludes all other items. Coverage is subject to limitations and conditions specified in this **Agreement**.

### WHAT YOUR AGREEMENT COVERS

The provisions of this **Agreement** provide for the service, repair or replacement of the covered parts and labor due to a **Breakdown**.

The appliance(s), system(s) or product(s) must be:

- 1) Located within the confines of the main foundation of the home or garage (with exception to the exterior air conditioner, pool/spa equipment).
- 2) In good working order at time of enrollment.
- 3) Properly maintained. Verifiable maintenance receipts may be required when a claim is filed.
- 4) Replacement of covered parts will only be provided if the covered part was installed during the **Contract Term**.
- 5) **Domestic Grade** (meaning those items manufactured and marketed solely for use in a residential properties). This **Agreement** does not cover costs for maintenance.

This **Agreement** only covers residential properties including single family homes, townhomes, condominiums, multi - family properties (duplex, triplex, etc.), or mobile homes attached to a permanent foundation. Properties must be less than 5,000 square feet unless the mandatory surcharge is applied at time of purchase. Properties listed on a historical register, and any property used in whole or in part for business purposes such as, but not limited to, day care, group home, rest home, church, online or other vacation rentals, school or sorority/fraternity are not covered. Common areas or items shared by non-purchasers of this **Agreement** will not be covered. Coverage is for occupied residences only.

### TO OBTAIN SERVICE:

1. **You** are required to receive prior approval from the **Administrator** before service work can be performed under this **Agreement**. **You** should notify the **Administrator** as soon as the problem is discovered. Claims can be filed 24 hours a day, 7 days a week, by calling Integrity at 888-266-6160. The **Administrator** will accept service calls from 8:30 AM to 9:00 PM EST Monday through Friday at 888-266-6160 or **You** may file **Your** claim online 24 hrs. a day/7 day a week at [www.integrity.house](http://www.integrity.house). If there is an after-hours emergency as defined in Section 2 below, **You** must send an email to Integrity outlining the details of the issue. Notice of any malfunction must be given to the **Administrator** prior to expiration of this **Agreement**.
2. Upon request for service, the **Administrator** will contact an authorized Service Provider within two (2) days during normal business hours and four (4) days on weekends and holidays. The authorized Service Provider will contact **You** to schedule a mutually convenient appointment during normal business hours. **Emergency Service** – the **Administrator** will consider a request for service to be an emergency only if, in their opinion, the Mechanical or Electrical Breakdown renders **Your** home uninhabitable such as a failure of air conditioning in extreme heat or failure of heating system in periods of extreme cold or electrical arcing or running water that cannot be shut off. Appliance failure is not considered an emergency. In the event of an Emergency outside normal business hours that involves

loss of heating, cooling, plumbing or a substantial loss of electrical service or any other covered condition which renders a dwelling uninhabitable it will be considered a temporary emergency condition. You should take all reasonable steps, including, but not limited to, vacating the premises and contacting the proper authority if necessary and then notify Us of such fact through the use of the toll-free number provided to You in this Agreement or email Administrator with contact and Agreement information. If **You** believe that **Your** circumstances require service sooner than the days mentioned above, **You** must make the request for emergency repairs and provide an explanation for emergency repairs. The **Administrator** will determine what repairs constitute an emergency, based on your explanation to **Us**, and will make reasonable efforts to expedite emergency service. If **You** should request **Us** to perform non-emergency service outside of normal business hours, **You** will be responsible for payment of additional fees and/or overtime charges.

3. The **Administrator** has the sole and absolute right to select the **Service Provider** to perform the service; and the **Administrator** will not reimburse for services performed without prior approval. In the event a service provider is not available in **Your** area, **You** may select one yourself provided they are properly licensed and insured by state and local agencies.
4. **You** will pay up to the amount shown on the **Registration Page** for the **Service Fee** per claim or the actual repair cost, whichever is less. The **Service Fee** is for each visit or service provided by **Our** approved Service Provider and is payable to **Our** approved Service Provider at the time of each visit. The **Service Fee** applies to each call dispatched and scheduled or services provided, including but not limited to those calls wherein coverage is included, excluded, or denied as applicable. The **Service Fee** also applies in the event **You** fail to be present at a scheduled time, or in the event **You** cancel a service call at the time a Service Provider is in route to **Your** home or at **Your** home. Failure to pay the **Service Fee** will result in suspension or cancellation of this **Agreement** until such time as the proper **Service Fee** is paid. At that time, coverage may be reinstated; however, the **Agreement** term will not be extended.
5. If service work performed under this **Agreement** should fail, then the **Administrator** will make the necessary repairs without an additional **Service Fee** for a period of ninety (90) days.

#### **APPLIANCE AND SYSTEM COMPONENTS:**

Major brands of equipment will be covered under this **Agreement** subject to availability of repair parts. Only those items specifically named as covered are eligible for coverage. For specific limits of liability, please refer to the Limits of Liability section. Coverage will only apply if the corresponding plan is selected at the time of purchase.

#### **SILVER PLAN COVERAGE:**

#### **APPLIANCES AND OTHER SYSTEMS:**

- A. **Water Heater:** (Gas or Electric) **We** will cover gas valve, main burner, limit control, pilot burner, thermocouple, flame spreader, regulator, standard thermostat, manifold, relief valve, vent damper, and electrical heating element. **NOT COVERED: Solar water heaters, oil-fired water heaters, secondary holding or storage tanks, anode rods, noise, thermal expansion tanks, fuel storage tank, heat recovery units, flues, piping, insulation, and T&P discharge lines.**
- B. **Range/Oven/Cooktop:** **We** will cover surface gas valves, main burner, pilot burner, oven safety valves, burner tubes, spark modules, electric infinite switches, thermocouple, manifold transformer, relay, regulator, standard thermostat, igniter, fuse, sensor, power pack, seals, surface unit controls, programmed cooking controls, heating elements, internal wiring. **NOT COVERED: Gas lines, clocks, meat probe assemblies, rotisseries, racks, handles, knobs, sensi-temp burners, orifices, burner caps, burners, cosmetic issues such as scratches, dents, chipping or breakage to an oven door or glass/ceramic cooktop.**
- C. **Built-In Microwave:** **We** will cover door interlock electrical switch, touch pad/controller, diode, control board, transformer/inverter, stirrer motor, magnetron fan motor, related electrical parts. **NOT COVERED: Countertop units, door glass, clocks, filters, door handle, rotisseries, interior linings, or cosmetic issues such as scratches, dents or chipping.**
- D. **Refrigerator:** **We** will cover condenser, defrost heating element, thermostat, fuse, relay, transformer, motor, compressor, timer, fan control, bearings, pump motor, switches, electrodes, semi-conductors, rectifiers, valves, and electronics circuits. **NOT COVERED: Chilled water dispensing and respective equipment, defrost drain tubes, gaskets, seals, doors, ice makers and controls, filters, door handle, food spoilage, media centers, rack; shelves; drawers, beverage/ water dispenser, and their respective equipment and water lines, interior thermal shells, door hinges, lights (including LED), free standing freezer, freezers which are not an integral part of the refrigerator, removable accessories, wine cooler/ chillers, multi- media center, non-functioning parts, latch assemblies or cosmetic issues such as scratches, dents or chipping.**
- E. **Dishwasher:** **We** will cover heating element, pump, thermostat, thermal fuse, washer, drain valve, motor assembly, door switch interlock, timer, float switch, inter valve, internal hoses, control panel and related electrical parts. **NOT COVERED: Outer tubs, baskets, filter, Breakdowns caused by hard water and iron deposits, rollers, racks, gaskets, seals, or cosmetic issues such as scratches, dents or chipping.**
- F. **Clothes Washer:** **We** will cover water level switch, water inlet valve, water temperature switch, drive basket, brakes, clutch assembly, timer, sequencer, lid switch and actuator, touch pad, control board, power supply, motor, pump coupling, drive belt, and related electrical parts. **NOT COVERED: Internal hoses, suspension rods, ball joints, outer tubs, agitator, wigwag, boot seal, soap dispensers, filter screens, knobs and dials, damage to clothing, water flow restrictions due to mineral deposits, drawers, or cosmetic issues.**
- G. **Clothes Dryer:** **We** will cover gas valve, main burner, pilot burner, thermocouple, manifold, transformer, relay, regulator, standard thermostat, igniter, fuse, sensor, power pack, drive belt, lights (including LED), surface limit control, motor, bearings, pulleys,

controls, timer and electrical heating element. **NOT COVERED: venting, knobs and dials, seals, damage to clothing, lint screens, dryer cabinet fragrance/ humidity center or cosmetic issues.**

- H. **Built-in Instant Hot/ Cold Water Dispenser:** We will cover repair or replacement of components and parts that malfunction due to normal wear and tear. **NOT COVERED: Cosmetic or physical damage; removable accessories or free-standing units.**

### **GOLD PLAN COVERAGE**

#### **ALL COVERAGES LISTED IN SILVER COVERAGE AND:**

- A. **Garbage Disposal:** We will cover all mechanical and electrical components and parts. **NOT COVERED: Problems and/or jams caused by bones and foreign objects other than food.**
- B. **Ice Maker (In Refrigerator or Stand Alone):** We will cover mold and heater assembly, refill bearing, ice stripper, heating element, microswitch, ejector, wiring harness, ejector motor, mounting module, ejector gear, and lever arm. **NOT COVERED: Springs, hinges, liners, baskets, racks, rollers, handles, failure due to mineral buildup, or shelves.**
- C. **Stand-Alone Wine Cooler:** We will cover condenser, defrost heating element, thermostat, fuse, relay, transformer, motor, compressor, timer, fan control, bearings, pump motor, switches, electrodes, semi-conductors, rectifiers, valves, and electronics circuits. **NOT COVERED: kitchen refrigerator, insulation, racks, shelves, lights, beverage dispensers and respective equipment, defrost drain tubes, gaskets, seals, doors, ice makers and controls, filters, door handle, food/beverage spoilage and refrigerant capture, reclaim and disposal, media centers, or cosmetic issues such as scratches, dents or chipping.**
- D. **Trash Compactor:** We will cover repair or replacement of components and parts that malfunction due to normal wear and tear. **NOT COVERED: Lock and key assemblies or removable buckets.**

#### **COOLING/HEATING SYSTEMS:**

- E. **Central Air Conditioning (includes Heat Pumps):** (Electric only) Coverage is available on residential cooling systems not exceeding a five (5) ton capacity. We will cover condenser, defrost heating element, programmable thermostat, fuse, relay, transformer, motors, compressor, pulleys, timer, fan control, bearings, fluid pump, switches, electrodes, semi-conductors, rectifiers, and electronic circuits. **NOT COVERED: Gas air conditioning systems, programmable/WiFi thermostats, baseboard casings, evaporator coils, line driers, portable units, registers, grills, clocks, timers, flues and vents, condenser casings, portable electric air cleaners, filters, humidifiers, service valves, driers, refrigerant, refrigerant line sets, refrigerant reclamation, belts, wiring, wiring harness, circuit breakers, drains, primary and secondary drain pans, drain line stoppages, roof jacks or stands, chilled water systems, unit accessories, improperly**



sized cooling systems, wall units not ducted when designed to be ducted by the original manufacturer.

- F. **Central Home Heating:** (Gas or Electric) We will cover gas valve, main burner, limit control, pilot burner, thermocouple, flame spreader, regulator, standard programmable thermostat, manifold, fuse, transformer, relay, igniter, sensor, motor, power pack, bearings, pulleys, fan control, heater coil, pressure control, pressure gauge, low water cut-off, sight glass, coupler, power pile, fluid pump, blower, and heat coil. Only natural gas/propane space heaters used for heating customer's entire residence are covered as central heat. **NOT COVERED: Solar heating systems, fireplaces, chimneys, heat lamps, fuel storage tanks, liners, registers, grills, timers, flues and vents, filters, smart/programmable thermostat, improperly sized heating systems, expansion tanks, free-standing or portable heat units. All components and parts relating to geothermal, water source heat pumps, and pellet stoves.**

**NOTE:** For cooling or heating systems over ten (10) years old: If the repair is over \$1,500 or parts are not available to repair the equipment, a \$1,500 replacement allowance will be paid to You. Proof of purchase of a new heating or cooling system is required to be provided to the Administrator in the form of a purchase receipt within sixty (60) days.

#### PLATINUM PLAN COVERAGE

##### ALL COVERAGES LISTED IN GOLD AND SILVER COVERAGE AND:

- A. **Garage Door Opener:** We will cover all mechanical & electrical components including chain, belts, door arm, trolley, control board, motor, gear assembly and sensors. **NOT COVERED: cables, springs, handles, wheels, wheel track, track assembly, doors, hinges, remote transmitters, frequency interference, lights, or exterior mounted keypads.**
- B. **Ceiling Fans:** We will cover repair or replacement of components and parts that malfunction due to normal wear and tear (Replaced with builder's standard. **NOT COVERED: Light kits and remote transmitters, attic; bathroom and/or whole house exhaust fans, light bulbs, noise, remote controls, out of balance/damaged fan blades, wall fans and removable accessories.**
- C. **Doorbell System:** We will cover all components and parts, except as noted as Not Covered. **NOT COVERED: Any audio/video surveillance systems, intercom systems, batteries, smart doorbell, or computer/monitors working in conjunction with the doorbell system.**
- D. **Kitchen Exhaust Fan:** We will cover all internal related electrical parts, including belts, fan motors, motors, switches, relays and control boards. **NOT COVERED: Rooftop exhaust units, filters, or cosmetic issues such as scratches, dents or chipping.**
- E. **Interior Electrical System:** We will cover all interior AC wiring including receptacles, switches, fuses, and circuit breakers. **NOT COVERED: Fixtures; attic or whole house exhaust fans; door bells; intercom systems; alarm systems; central vacuum systems; audio/video/computer wiring or cable; direct current (DC) wiring and systems; exterior**

wiring and components; telephone wiring; inadequate wiring capacity; power failure/shortage or surge; low voltage systems (including wiring and relays); load control devices; electrical generation systems; solar electrical systems; timers; touch pad assemblies; remote controls or failure caused by circuit overload. We are not responsible for any demolition or reconstruction which must take place in order to access wiring located behind the walls.

F. **Interior Plumbing System:** We will cover all interior plumbing including angle stops, risers, waste vents, p-traps assemblies, supply lines, drain lines, and interior hose bibs. **NOT COVERED:** Fixtures or stoppages, all piping and plumbing outside of the perimeter of the foundation or below the foundation of the home, bath tubs, gas lines, caulking or grouting, toilets and toilet parts, holding and pressure tanks, jet pumps, laundry tubs, sprinkler systems, pressure regulating devices, conditions of excessive or insufficient water pressure, exterior hose bibs, water supply lines to the refrigerator, any damage caused by freezing; roots or a foreign object, collapse of water, waste, drain or vent lines, polybutylene plumbing, improper installation or repair or unworkmanlike plumbing. We are not responsible for any repair work which must be executed to access interior lines or pipes. Components must be visible and accessible for the technician. We are not responsible for trim, texture, paint, wallpaper, tile, carpet, or the like or any subsequent damage caused by a water leak.

G: **Whole House, Exhaust & Attic Fans (Built-In):** We will cover repair or replacement of components and parts that malfunction due to normal wear and tear (replaced with builder's standard). **NOT COVERED:** Exhaust fans used for radon, heating or lighting components.

**NOTE:** We will pay up to \$500 per Contract term for access, diagnosis, repair or replacement of a covered whole house, exhaust & attic fans, including returning access openings to a rough finish.

H. **Programmable Thermostat:** We will cover electronic, smart, or programmable thermostat that works in conjunction with a covered heating system or air conditioning/cooler or built-in wall unit. **NOT COVERED:** All other.

### OPTIONAL COVERAGE\*

\*Optional coverage will only apply if it is selected at the time of purchase.

A. **Central Vacuum System:** We will cover repair or replacement of components and parts that malfunction due to normal wear and tear of a single primary unit as follows: motor and drive train. **NOT COVERED:** Accessories or hoses, removable attachments, clogged pipes and maintenance related breakdowns.

**NOTE:** We are not responsible for the cost of gaining access to or closing access from the floor or walls either to locate the cause of malfunction or to affect repair or replacement.

- B. **Septic System:** We will cover sewage ejector pump, jet pump, aerobic pump, septic tank, and line from house. **NOT COVERED:** leach lines, field lines, lateral lines, tile fields and leach beds, insufficient capacity, clean out, pumping.
- C. **Water Leaks:** We will cover repair of leaks and breaks in water lines, toilet flanges, waste lines, drain lines, or vent lines within the perimeter of the main foundation of the home. **NOT COVERED:** All piping and plumbing outside of the perimeter of the foundation or below the lowest floor of the home (under the foundation or in a crawl space), water supply lines to the refrigerator, sprinkler system, any damage caused by freezing; roots or a foreign object, collapse of water, waste, drain or vent lines, polybutylene plumbing, improper installation or repair or unworkmanlike plumbing, repair and finish of any walls, floors or ceilings where it is necessary to break through to effect repairs or diagnosis.
- Note:** We are not responsible for trim, texture, paint, wallpaper, tile, carpet, or the like or any subsequent damage caused by a water leak.
- D. **Free Standing Freezer:** We will cover mechanical parts and components affecting the proper operation of one freestanding freezer, covered mechanical parts and components include only the following: belts, compressor, condensers, control timers, defrost heaters, electronic components, evaporators, fan motors, hoses, internal wiring, motors, power cords, pumps, pulleys, ram assembly, switches and relays, solid state control boards and thermostats. **NOT COVERED:** Ice and beverage dispensers, buckets, commercial units, draws, door seals, drip pans, filters and screens, food spoilage, ice maker, interior lining, internal shelves, doors, knobs and handles.
- E. **Free Standing Additional Refrigerator:** We will cover repair or replacement of components and parts that malfunction due to normal wear and tear, for one freestanding additional refrigerator. **NOT COVERED:** Racks, shelves, drawers, ice makers, ice crushers, beverage/water dispensers and their respective equipment and water lines, interior thermal shells, door hinges, springs, gaskets, seals, food spoilage or spillage, light bulbs (including LED), free standing freezer, freezers which are not an integral part of the refrigerator, removable accessories, wine coolers/chillers, noise, multi-media center, non-functioning parts, latch assemblies and cosmetic damages.
- F. **Swimming Pool/Spa:** We will cover above ground, accessible working components and parts of the heating, pumping and filtration system as follows: heater, pump, motor, filter timer, blower, timer, valves, limited to back flush, actuator, check, and 2 and 3-way valves, multi-port control valves, relays and switches, pool sweep motor and pump, above ground plumbing pipes and wiring. **NOT COVERED:** portable or above ground pools/spas, control panels and electronic boards, lights, liners, filter, gaskets, maintenance, structural defects, solar equipment, jets, ornamental fountains, waterfalls and their pumping systems, pool cover and related equipment, fill line and fill valve, built-in or detachable cleaning equipment such as - but not limited to - pool sweeps and pop up heads, turbo valves, skimmers, chlorinators, and ionizers, fuel storage tanks, disposable filtration mediums, cracked or corroded casings, grids, cartridges, heat pump, salt water systems.
- G. **Well Pump:** We will cover all components and parts of well pump utilized for main dwelling only. **NOT COVERED:** holding or storage tanks, digging, locating pump, pump

retrieval, re-drilling of wells, well casings, pressure tanks, pressure switches and gauges, check valve, relief valve, drop pipe, piping or electrical lines leading to or connecting pressure tank and main dwelling including wiring from control box to the pump, booster pumps, well pump and well pump components for geothermal and/or water source heat pumps.

- H. **Additional Air Conditioning Unit Coverage (includes Heat Pumps):** Coverage provided by these options is in addition to the primary air conditioning unit coverage offered under this **Agreement**. The underlining coverage for a primary air conditioning unit must also be purchased to receive coverage. Additional benefit that is provided by this option is in addition to the primary air conditioning unit coverage offered under this Agreement. The underlining coverage for a primary air conditioning unit found under the GOLD Plan Coverage section, Paragraph E, must also be purchased to receive this coverage.

**COVERED:** Refrigerant and coils. If the Central Air Conditioning unit must be replaced the additional option limit only covers the coil and not any other components. **NOT COVERED:** **All other components of the Central Air Conditioning (including Heat Pumps).**

**NOTE:** For cooling or heating systems over ten (10) years old: If the repair is over \$1,500 or parts are not available to repair the equipment, a \$1,500 replacement allowance will be paid to **You**. Proof of purchase of a new heating or cooling system is required to be provided to the **Administrator** in the form of a purchase receipt within sixty (60) days.

**Additional Benefit:**

**Hotel Reimbursement:**

Hotel reimbursement is available for failures relevant to covered repairs for **Your** Cooling System, Heating System, Electrical System or Plumbing repairs that leave **Your** dwelling uninhabitable as determined by Integrity and as described under "To Obtain Service", "#2", "Emergency Service".

If Integrity cannot complete authorized required repairs within (24) hours of dispatching a service professional relevant to the dwelling of record **We** will reimburse **You** up to **\$100** per night or actual cost of a hotel room, if less, for up to a maximum of three (3) nights on a qualified hotel stay per authorized occurrence. The following stipulations apply.

- a) **You** must obtain authorization by calling the toll-free number provided in this **Service Contract**.
- b) To obtain reimbursement for authorized hotel stays **You** must mail to the address listed on the **Service Contract Registration Page** the original hotel receipt with dates corresponding to a covered failure previously authorized by Integrity. Retain a copy of the receipt for **Your** records.
- c) Integrity will mail a reimbursement check no later than forty-five (45) days after the receipt for a qualifying stay has been received in **Our** office for processing.
- d) The maximum liability for hotel reimbursements is **\$900** in aggregate for a three (3) year term of coverage.

**LIMITS OF LIABILITY AND CONDITIONS:**

1. The total for all covered appliances, systems or items will not exceed \$15,000.00 per **Contract** term. **We** will not pay more than the current market value for any appliance, system, or item. In addition, **Our** obligation to pay for the repair or replacement of any covered appliance, system or item will not exceed the amount indicated for each over the term of the **Contract**.
2. The limit of liability for each covered component is as follows: Water Heater (\$1,000); Range/Oven/Cooktop (\$1,000); Built-in Microwave (\$500); Refrigerator (\$1,000); Dishwasher (\$500); Clothes Washer (\$500); Clothes Dryer (\$500); Built-in Instant Hot/ Cold Water Dispenser (\$500); Garbage Disposal (\$250); Ice Maker (In Refrigerator or Stand Alone) (\$500); Stand-Alone Wine Cooler (\$500); Trash Compactor (\$250); Central Air Conditioning (includes Heat Pumps) (\$3,000); Central Home Heating (\$3,000); Garage Door Opener (\$250); Ceiling Fans (\$300); Doorbell System (\$300); Kitchen Exhaust Fan (\$500); Interior Electrical System (\$1,000); Interior Plumbing System (\$1,000); Whole House, Exhaust & Attic Fans (Built-In) (\$500); Programmable Thermostat (\$300); Central Vacuum System (\$500); Septic System (\$500); Water Leaks (\$500); Free Standing Freezer (\$500); Free Standing Additional Refrigerator (\$500); Swimming Pool/Spa (\$1,000); Well Pump (\$500); Additional Air Conditioning Unit (includes Heat Pumps) (\$3,000).
3. **We** have the sole right to determine whether a covered item needs to be repaired or replaced. If **We** decide to replace the covered appliance, item, system or electronic equipment, **We** are responsible for replacement equipment of similar features, capacity and efficiency, but not for matching dimensions, brand, or color. Electronics can be new or refurbished. **We** are not responsible for like-for-like replacement of appliances if the appliance contains any features that do not contribute to the appliance's primary function including, without limitation, TV's or Radios in Refrigerators.
4. **We** reserve the right to offer cash settlement in limited circumstances, including but not limited to, unavailability of parts, obsolescence, or similar circumstances when repair or replacement is not feasible. Cash settlements will be based on what **We** would ordinarily expect to pay for the same part or labor, which may be less than actual retail cost.
5. All equipment covered by this **Agreement** must be in good working condition as of the **Agreement** Effective Date and be reasonably clean and accessible at the time of service. This **Agreement** does not cover pre-existing conditions, defects or deficiencies as determined by an in-home inspection.
6. **We** reserve the right to obtain a second opinion at **Our** expense.

7. **We** reserve the right to use qualified Service Providers, select parts to be used, and to restrict certain makes of equipment used to fulfill all or any part of **Our** obligation under the terms of this **Agreement**.
8. **We** reserve the right to rebuild a part or component or replace with a rebuilt part or component. The use of non-original manufacturer parts is permitted under this **Agreement**.
9. **We** are not a Service Provider and are not **Ourselves** undertaking to repair or replace any such systems or components.
10. In the event that there is any other collectable insurance, warranty, or guaranty coverage available to **You** covering a loss also covered by this Agreement, this **Agreement** will pay in excess of and not contribute with other insurance, warranty or guaranty. **We** will not pay for parts covered under a manufacturer's warranty.
11. This **Agreement** does not cover disconnection of appliance(s), nor does it cover the cost of hauling away or disposing of the covered product. This **Agreement** does not cover the cost of opening or closing walls, floors, or ceilings. All covered products must be accessible to service technicians.

**EXCLUSIONS: We are NOT responsible for:**

- A. The performance of routine maintenance including the cleaning of coils, clearing drain lines, changing filters or adding/draining refrigerant for appliances or HVAC units.
- B. **Breakdowns**, failures, or stoppages due to chemical or sedimentary build up or failure to clean or maintain as specified by the equipment manufacturer.
- C. Missing parts or structural changes.
- D. Any appliance, system or electronic device deemed or classified by the manufacturer as commercial.
- E. Upgrades, nor for the cost of construction, carpentry, or other modifications made necessary by existing equipment or installing different equipment.
- F. The restoration of wall coverings, floor coverings, tiles, countertops, paint, cabinets, or the like, or the repair of any other cosmetic defects.
- G. Consequential, secondary, indirect, or direct damages, injury or illness including, but not limited to, loss of income, utility bills, additional living expenses, personal and/or property damage caused by delays, non-availability of parts, failure to service, labor difficulties and other conditions beyond **Our** control.
- H. The lack of capacity, adequacy, efficiency, design or improper installation of any system, appliance or electronic equipment.

- I. Any material, parts or labor required as a result of: abuse, misuse, vandalism, freezing, fire, wind, water, lightening, ice, snow, explosion, mud, earthquake, ground settlement, pet damage, pest damage, acts of God, power or water fluctuations, and flooding.
- J. Any material, parts or labor required for: damage caused by equipment not covered; damage to exterior surfaces; repairs covered by manufacturer's recall, warranty, or other service agreement; This Agreement does not cover accessories such as knobs, buttons, handles, shelves, drawers, racks, inner door liners, etc. nor maintenance items, such as filters.
- K. Failures due to rust or corrosion within the first sixty (60) days from the date of initial **Agreement** Purchase Date.
- L. Any service or repair associated with hazardous material treatment, removal, or disposal.
- M. The diagnosis, repair, removal or remediation of mold, mildew, bio -organic growth, rot or fungus, or any damages resulting from or related to mold, mildew rot or fungus, even if caused by or related to the malfunction, repair or replacement of a covered item.
- N. Any costs or fees associated with use of cranes needed to install or remove any equipment located on the roof.
- O. Damages due to rodents/animals/insects, failure(s) due to an inherent design flaw from the manufacturer, cosmetic/physical damage, failure(s) due to a prior repair not consistent with the manufacturer-recommended repair guidelines.
- P. Any loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means.

**FEES and CHARGES:**

- A. If the **Agreement** Purchase Price is not collected (i) on the scheduled date (for monthly terms) or (ii) within 10 days of the Expiration Date (for terms greater than monthly), then service under this **Agreement** may be denied until payment is received.
- B. Upon renewal, the **Agreement** Purchase Price and any included limits, fees or charges may be adjusted. Month to Month plans auto renew monthly. If your plan is a renewed yearly and there is an increase in price, you will be notified at least 30 days prior to your renewal date.

**SUBROGATION:**

If We pay for coverage under this Service Contract, We may require You to assign Us Your rights of recovery against others. We will not pay for a Breakdown if You impair these rights to recovery. Your rights to recover from others may not be waived. You shall do whatever is necessary to enable Us to enforce these rights. We shall recover only the excess after You are fully compensated for Your loss.

**CANCELLATION OF THE AGREEMENT:**

1. You may cancel this **Agreement** at any time by contacting the Seller.
  - a) For monthly term **Agreements**, cancellation becomes effective at the end of the current month of coverage and no refund is provided.
  - b) For annual term **Agreements**, a pro-rata refund will be issued for the unexpired term less any claims paid.
2. In addition, if cancellation is within the first year of being an active customer and if any service has been performed, you may be charged the lesser of a \$75 cancellation fee or the cost of the service provided. If cancellation is after the first year of being an active customer, regardless if any service has been performed, you may be charged a \$75 cancellation fee.
3. In the event of cancellation within the first thirty (30) days of the **Agreement** Purchase Date, you will be refunded the full **Agreement** Purchase Price, less any claims paid. No cancellation fee will apply.
4. **We** reserve the right to cancel this **Agreement** in the event of customer fraud, material misrepresentation, or failure to pay. Cancellation will be immediately effective. In the event of cancellation for customer fraud or material misrepresentation, we may demand immediate payment of the cost of all services provided to **You**, less any payments made, and no refund will be issued. The notice of cancellation will include the reason and the effective date of cancellation.
5. Once this **Agreement** is cancelled, **You** will be subject to a thirty (30) day waiting period if **You** wish to purchase another **Agreement**.

**This Residential Service Contract is not a contract of insurance or a Warranty subject to the Federal Magnuson-Moss Act.**

**You** agree and acknowledge that **You** have paid an additional fee for this **Residential Service Contract** that is separate and apart from the purchase price **You** paid for the covered item. Because of that separately stated consideration, **You** agree and acknowledge that this **Residential Service Contract** is not part of the basis of the bargain for **Your** purchase of the covered item. **You** further agree and acknowledge that **We**, the **Administrator/Obligor** under this **Residential Service Contract**, are not the supplier of the covered item. Consequently, this **Residential Service Contract** is not a “written warranty” under the federal Magnuson Moss Warranty Act. As a result, this **Residential Service Contract** is not subject to the provisions of the Magnuson Moss Warranty Act that apply only to a “written warranty”.

**LIMITATION OF LIABILITY: THIS RESIDENTIAL SERVICE CONTRACT SETS OUT THE FULL EXTENT OF OUR RESPONSIBILITIES. NEITHER THE OBLIGOR NOR THE ADMINISTRATOR SHALL BE LIABLE FOR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES (INCLUDING, WITHOUT LIMITATION,**



**DAMAGES FOR LOSS OF BUSINESS PROFITS, BUSINESS INTERRUPTION, EXPENSES ARISING OUT OF THIRD PARTY CLAIMS, LOSS OF USE OF THE COVERED PRODUCT, INCONVENIENCE, OR ANY OTHER LOSS), WHETHER OR NOT CAUSED BY OR RESULTING FROM BREACH OF CONTRACT, NEGLIGENCE, OR OTHER WRONGFUL ACT OR OMISSION, EVEN IF IT HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NEITHER THE OBLIGOR NOR THE ADMINISTRATOR AUTHORIZE ANY PERSON, ENTITY OR SELLER TO CREATE FOR THEM ANY OTHER OBLIGATION OR LIABILITY IN CONNECTION WITH THIS RESIDENTIAL SERVICE CONTRACT.**

**INSURANCE STATEMENT:**

OUR OBLIGATIONS UNDER THIS SERVICE CONTRACT ARE GUARANTEED BY AN INSURANCE POLICY ISSUED BY TECHNOLOGY INSURANCE COMPANY, INC. (THE "INSURANCE COMPANY"), 59 MAIDEN LANE, 43RD FLOOR, NEW YORK, NY 10038, UNLESS INDICATED OTHERWISE IN A STATE DISCLOSURE. IF A REFUND DUE OR A COVERED CLAIM IS NOT PAID WITHIN SIXTY (60) DAYS AFTER PROOF OF LOSS HAS BEEN FILED, YOU MAY FILE A CLAIM DIRECTLY WITH THE INSURANCE COMPANY. PLEASE CALL 1-866-505-4048 FOR INSTRUCTIONS.

**STATE REQUIREMENTS AND DISCLOSURES**

**California:** The obligor of this **Agreement** is: AMT Home Protection Company, 800 Superior Avenue, Cleveland, OH 44114 (California Company ID No. 5875-0), 1-800-394-3150. The TO OBTAIN SERVICE section of this **Agreement** is amended by adding the following: Services will be performed upon telephonic request to the **Administrator**, without any requirement that claim forms or applications be filed prior to the rendition of service. Services will be initiated by, or under the direction of **Us**, within forty-eight (48) hours after request is made for such services by **You**. The CANCELLATION OF THE AGREEMENT section, bullet point 4 is deleted and replaced with the following: **We** may only cancel for non- payment of the **Service Contract** fee **You**, fraud or misrepresentation of facts by **You** that are material to the issuance of this **Agreement** or benefits provided under it. The INSURANCE STATEMENT is deleted and replaced with the following: OUR OBLIGATIONS UNDER THIS SERVICE CONTRACT ARE GUARANTEED BY AN INSURANCE POLICY ISSUED BY WESCO INSURANCE COMPANY (THE "INSURANCE COMPANY"), 59 MAIDEN LANE, 43RD FLOOR, NEW YORK, NY 10038, UNLESS INDICATED OTHERWISE IN A STATE DISCLOSURE. IF A REFUND DUE OR A COVERED CLAIM IS NOT PAID WITHIN SIXTY (60) DAYS AFTER PROOF OF LOSS HAS BEEN FILED, YOU MAY FILE A CLAIM DIRECTLY WITH THE INSURANCE COMPANY. PLEASE CALL 1-866-505-4048 FOR INSTRUCTIONS.

**Florida:** The obligor of this **Agreement** is: Northcoast Warranty Services, Inc., 800 Superior Avenue E, 21st Floor, Cleveland, OH 44114; License # 49123; 866-505-4048. The following disclosures are added to this **Agreement**: **THIS AGREEMENT MAY NOT PROVIDE LISTING PERIOD COVERAGE FREE OF CHARGE. THE RATE CHARGED TO YOU FOR THIS CONTRACT IS NOT SUBJECT TO REGULATION BY THE FLORIDA OFFICE OF INSURANCE REGULATION.** CANCELLATION OF THE AGREEMENT section is deleted and replaced with the following: In the event **You** cancel this Agreement within the first thirty (30) days of the **Agreement** Purchase Date, the refund will be one hundred percent (100%) of the gross premium paid, less any claims paid on the **Agreement**, and less an administrative fee not to exceed seventy-five dollars or five percent (5%) of the gross premium paid by **You**. If **You** cancel this **Agreement** after the first thirty (30) days, the

refund shall be based upon ninety percent (90%) of unearned pro rata premium less any claims that have been paid. If the **Agreement** is canceled by **Us** for any reason other than for fraud or misrepresentation, the refund shall be based upon one hundred percent (100%) of unearned pro rata premium, less any claims paid on the **Agreement**. The following is added to this **Agreement**: **Transfer of the Agreement** - This **Agreement** may be transferred by the **Agreement Holder** shown on the Registration Page upon the sale of the House to another private party. Only one transfer is permitted during the term of the **Agreement**. The **Agreement** transfer must be made at the time of the House transfer. You must request the transfer in writing, and the **Administrator** must receive it within fifteen (15) days of the transfer. A fee of forty dollars (\$40) must accompany the request to transfer, along with the following information: (1) Name of New Owner; (2) Address & Telephone Number; and (3) Copy of certificate of property right showing the transfer. If this **Agreement** is transferred, the transferee will not be entitled to a refund for any cancellation after the transfer occurs unless the transferee provides proof of payment for this **Agreement**. The payment must be in addition to the payment for the purchase of the Property. The INSURANCE STATEMENT is deleted and replaced with the following: OUR OBLIGATIONS UNDER THIS SERVICE CONTRACT ARE GUARANTEED BY AN INSURANCE POLICY ISSUED BY WESCO INSURANCE COMPANY (THE "INSURANCE COMPANY"), 59 MAIDEN LANE, 43RD FLOOR, NEW YORK, NY 10038, UNLESS INDICATED OTHERWISE IN A STATE DISCLOSURE. IF A REFUND DUE OR A COVERED CLAIM IS NOT PAID WITHIN SIXTY (60) DAYS AFTER PROOF OF LOSS HAS BEEN FILED, YOU MAY FILE A CLAIM DIRECTLY WITH THE INSURANCE COMPANY. PLEASE CALL 1-866-505-4048 FOR INSTRUCTIONS.

**Washington:** All references to **Obligor** throughout this **Agreement** are replaced with **Service Provider**. **CANCELLATION OF THE AGREEMENT** section is amended as follows: A ten (10%) percent penalty per month will be added to a cancellation refund that is not paid or credited within thirty (30) days after return of the **Agreement** to **Us**. The **CANCELLATION OF THE AGREEMENT** section, bullet point 4 is amended as follows: **We** may not cancel this **Agreement** without providing **You** with written notice at least twenty-one (21) days prior to the effective date of cancellation. Such notice shall include the effective date of cancellation and the reason for cancellation. **EMERGENCY SERVICE:** If **You** are unable to reach **Administrator** and **You** require emergency repair, **You** may contact any manufacturer authorized service repair facility listed in **Your** phone book or online. Mail **Your** original repair bill along with the technician's report and a copy of the **Agreement** to **Administrator** for reimbursement. All coverage and exclusions in this **Agreement** will apply.

The **INSURANCE SECTION** of this **Agreement** is deleted and replaced with the following: **THIS AGREEMENT IS NOT AN INSURANCE CONTRACT.** OUR OBLIGATIONS UNDER THIS SERVICE CONTRACT ARE GUARANTEED BY AN INSURANCE POLICY ISSUED BY WESCO INSURANCE COMPANY (THE "INSURANCE COMPANY"), 59 MAIDEN LANE, 43RD FLOOR, NEW YORK, NY 10038. YOU MAY FILE A CLAIM DIRECTLY WITH THE INSURANCE COMPANY FOR ANY PAYMENT, PERFORMANCE OR REFUND DUE UNDER THIS AGREEMENT. PLEASE CALL 1-866-505-4048 FOR INSTRUCTIONS.

Date	Claim Item	Repair Date	Vendor Name