

simple.
as it should be.

HUGE!

as it needs to be.

RESIDENTIAL WARRANTY SERVICES, INC. HOME WARRANTY

- Up to \$25,000 in qualifying coverage
- Fully transferrable to a future buyer.
- No pre-existing conditions with a qualifying home inspection.
- The only home warranty plan designed by home inspectors to assist our clients with the issues we can't detect. Doesn't that make sense?
- No 30 day waiting period.

ENROLL

hugehomewarranty.com
Service: 844-367-0882

DEALER #: 31132981

DG Inspekts is an authorized Dealer
for RWS.



Certain items and events are not covered. Please refer to exclusions listed in the Home Warranty Service Agreement.



With Residential Warranty Services, you are simply covered.

We include the items the other plans charge extra for (or just don't cover)... Things like, additional appliances, additional AC units, on-demand water heaters, exterior hose bibs, garage door springs/operators, water softener, well pumps, septic pumps, washer/dryer, exhaust fans, central vac system, sump pumps, and zone AC dampers up to \$500 (try replacing one of these for less than \$400.00!)

What real value are home warranty providers giving you? It's sad, but most warranty providers exclude appliances over ten years old even if you had the home inspected. Not so with our Simple plan. If you use DG Inspekts as your home inspector, and your appliances were found to be functional,

- Your appliances are covered, with **no pre-existing conditions** and no denials for future repair, regardless of their age. This includes AC components!
- And, we will extend your 12 month warranty for an additional 6 months - that's 18 months of coverage at **NO ADDITIONAL COST.**

We don't care how many refrigerators you have and we will also cover the wine cooler. In fact, if you take advantage of our offer and use DG Inspekts as your home inspector, we will perform a complimentary RecallChek on the appliances to check for important safety recall notices. Does your home have more than one water heater - no problem, it's covered. If you have on-demand (tankless) heaters, you should know many of our competitors charge extra or don't cover them at all.

Do you know the Simple Home Warranty is the only plan which provides coverage for asphalt shingle roofs?

And, here is the favorite benefit of most of our customers....USE THE CONTRACTOR OF YOUR CHOICE. That's right, no waiting for days to get repairs while the warranty company finds someone cheap to make the repair. Call us for an authorization and get your home repaired today.

Do you know the Simple Home Warranty is the only plan that provides coverage for termite treatment?

Still not convinced, our Simple Home Warranty is not the best choice for your home? Let's see if this offer will change your mind...

We will cover the water and sewer lines from the house to the curb to include repair due to tree root damage. If you have a large tree in your front yard, it's a no brainer. No other plan includes this valuable service. The average cost to repair a sewer line is about \$2500 and the repair is not covered under your homeowner's policy.

COMPANY	EXTERIOR WATER/SEWER LINES
RWS Simple HW	Covered up to \$2,000 w/12 mo. plan or \$3,000 with a qualifying home inspection
2:10 HW	Not covered
AHS HW	Not covered
Globe HW	Not covered
Old Republic	Not covered
Choice HW	Not covered

Order a home inspection with the most qualified inspection firm you will find. Order a termite inspection and get a 90 day Termite Protection Plan at no charge! We check recall notices on all kitchen appliances using RecallChek.



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OUR HOME WARRANTY IS NOT SOME GLORIFIED APPLIANCE PACKAGE... THE AGGREGATE LIMIT OF THIS POLICY IS \$25,000!

NOTE: ALL ITEMS IN RED ARE EITHER NOT COVERED OR REQUIRE AN ADDITIONAL FEE BY OUR COMPETITORS!

HVAC

Central heat and AC systems to include forced air, heat pumps, heat exchangers, **furnace mounted humidifiers, electronic air cleaners**, baseboard heaters, thermostats, accessible ductwork and gas lines, **flues & vents, radiant heat & solar systems**, geothermal, **coal or wood burning systems, filters, well pump components, built-in heat lamps, coolant evacuation & recovery, cleaning & relighting of pilots, heat lamps** and **permit fees** to include up to \$400. for code update requirements.

- Aggregate limit on HVAC system is \$10,000.
- Aggregate limit on AC zone system repair is \$500.
- Aggregate limit on solar, geothermal, radiant or fossil fuel systems is \$1500.
- Aggregate limit on access to equipment behind drywall or beneath concrete is \$50. per claim, \$200. aggregate.
- Aggregate limit on induction fans is \$250.
- Repair deductible is \$150.

Refrigerators, **wine cooler, wet bar refrigerator**, range, oven, cooktop, microwave, dishwasher, food disposer, **range hood**, trash compactor, washer and dryer and **bath exhaust fans**. Plus, we will pay for **disposal of the old unit** if it is necessary to replace them.

- Aggregate limit on appliances is \$5,000.
- Aggregate limit on washer/dryer is \$400. each unit
- Repair deductible is \$150.

ALARM SYSTEM

Base system, touchpads, low voltage wiring, door sensors, glass breakage sensors, and audible alarm.

- Aggregate limit on alarm system is included in Electrical. Compare this to most plans which limit the coverage to \$500!
- Repair deductible is \$150. or you can choose to get a new system through our preferred supplier (generally for **FREE**).

PLUMBING

Water and waste piping, **gas piping**, vent piping, **faucets** (builder standard for replacement), valves, sill cocks, toilet tank parts, shower and tub valves (builder standard for replacement), diverter valve, angle stops, risers and gate valves, drain valve, **hose bibs**, vent and sewer lines, normal **stoppage, toilet seats and lids**, whirlpool tub mechanical components, pressure regulating devices, **sewage pumps**, sump pumps, **well pumps**, basket strainers, **water softeners, water filters & purifiers, on-demand water heaters, bidets**, plumbing within the perimeter of the home, plumbing within the foundation or slab, **caulking and grouting, freeze damage** (home must be heated at time of damage) **shower heads** and jetted tub (**includes electrical controls, plumbing lines, air pumps, pumps and motors**).

- Aggregate limit on plumbing is \$5,000.
- Aggregate limit on water heaters is \$1,000.
- Aggregate limit on sewage pumps is \$500.
- Aggregate limit on septic tank pumping is \$275.
- Aggregate limit on well pumps is \$500.
- Aggregate limit on water softener is \$500.
- Aggregate limit on induction fans for water heaters is \$250.
- Aggregate limit for drain line stoppage is \$275.
- Repair deductible is \$150.

If your home has a potable well and septic system, our plan is a No-Brainer. No other plan covers these!

ELECTRICAL

Main panels, sub-panels, breakers, switches, receptacles, interior wiring, wiring to AC unit, **attic and exhaust fans**, doorbell wiring, **telephone wiring, light fixtures and ceiling fans** (builder grade for replacement), smoke and CO detectors, **Cat 5 data lines, central vac system** and **attic fan**.

- Aggregate limit on electrical is \$5,000.
- Repair deductible is \$150.

APPLIANCES

Refrigerators, wine cooler, wet bar refrigerator, range, oven, cooktop, microwave, dishwasher, food disposer, range hood, trash compactor, washer and dryer and bath exhaust fans. Plus, we will pay for disposal of the old unit if it is necessary to replace them.

- Aggregate limit on appliances is \$5,000.
- Aggregate limit on washer/dryer is \$400. each unit
- Repair deductible is \$150.

GARAGE DOOR

Springs, hinges, door opener (standard grade) including motor, receiver board, relays, switches, drive trains, capacitors, push arm, track assembly, door hardware, **remote sending units, standard maintenance**, infrared sensors, chains and **keypads**.

- Aggregate limit is included in Electrical
- Aggregate limit for door spring coverage is \$250.
- Repair deductible is \$150.00

TERMITE TREATMENT

Provides coverage to treat for subterranean and drywood termites.

- Aggregate limit on termite treatment is \$700.
- Repair deductible is \$150.

ROOF LEAK

Repair roof leaks to rolled roofing or composition shingles including flashing. **No other plan includes this. Most charge \$100 for this coverage.**

- Aggregate limit on roof repairs is \$500.
- Repair deductible is \$150.

ADDITIONAL BUYER OPTIONS:

POOL AND SPA - \$175

In-ground pool/spa mechanical systems, including above ground accessible piping, above ground accessible components of the pumping, heating, and filtration system, heaters, primary circulator pump and motor, relays, impellers, filters, back flush valves, pressure gauges, housings and laterals.

- Aggregate limit on pool/spa repairs is \$500. for heaters and \$500. for all other components
- Repair deductible is \$150.00.

DG INSPEKTS AUTHORIZED DEALER



FOR SELLERS:

Have your home pre-inspected with DG Inspekts and get up to 180 days of free coverage while the home is actively listed. Upon the sale, provide the new buyer with 18 months of coverage! Homes which are pre-inspected and which include an 18 Month Warranty sell faster! Some restrictions apply.



FOR REALTORS:

Wouldn't you like to know there is warranty coverage for your Listings? Stop worrying about mechanical or plumbing breakage. If we provide a Pre-Listing Home Inspection and the Seller commits to our 18 Month Home Warranty offer, we will provide up to six months of free coverage with an active listing.



FOR BUYERS:

Order your home and termite inspection with DG Inspekts and you will get our exclusive gap warranties (90 Day, RecallChek, SewerGard, Roof Leak Plan and our FREE concierge service). Plus, you are eligible for 18 months of warranty coverage for the price of 12! We will throw in a 90 day Termite Protection Plan and offer you a discount on permanent termite and pest prevention service. Plus, if the repair is needed within 90 Days of our home inspection, we will cover the deductible under our 90 Day Warranty if you purchased our Simple Home Warranty.



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WE COVER ALL BUILT-IN APPLIANCES IN THE HOME AND WE INCLUDE, AT NO EXTRA CHARGE:

- > Double oven - covered
- > The washer and dryer
- > Wall mount AC units
- > Second dishwasher
- > Extra refrigerator
- > Ceiling fans in every room

How do I order? Simply logon to: www.hugehomewarranty.com

How do I request service? Simply call 844-367-0882 for pre-authorization

Who pays for what? The policy holder is required to pay the deductible to the service contractor. If your preferred service contractor is "out of network", we will reimburse you for the pre-authorized repair cost.

Use your preferred contractor: Get a pre-authorization for the repair, pay the deductible to the contractor and we will authorize your contractor to bill us or, you may pay your contractor and submit the bill to us for reimbursement less the deductible.

How long does it take to get paid? We typically remit payments or reimbursements within 30 days.

What about pre-existing conditions? With a qualifying home inspection, there are none.

What about coverage for pools? We offer extended coverage for pools/spas including heaters for an annual premium of \$175.00. See plan for details.

What if I get a roof leak? Our plan covers leaks to rolled roofing, composition shingles and flashing. Not covered by competing plans.

What about solar? Solar heat systems are covered. Not covered by competing plans.

What is the deductible? The standard deductible is \$150.00.

We recognize most competing plans have a slightly lower deductible of \$100.00 to \$125.00. Yes, it's higher but please consider the number of components we cover which the other plans do not. Things like water & sewer lines to the street, roof leaks, multiple appliances, permit fees and much more. You also receive six free additional months of service in your first year and you may use the contractor of your choice! You may also buy-down the deductible to \$75, for an additional fee of \$75.

How is the price calculated? The price is calculated on the gross square footage of the residence. Gross square footage is determined by the total square feet which includes the garage.

Is the policy transferrable? Yes. Simply call the office and provide the name/contact of the new owner.

Can I save with a multi-year warranty? Yes! You can save \$60 on the second year and \$75 for years 3 and beyond.

How does this work for a Seller? Listing coverage is the same with two exceptions: 1). Listing coverage does not include pre-existing conditions noted by your home inspector and, 2). the aggregate limit of liability is \$500.

The listing coverage is good up to 180 days as long as the home is marketed on the MLS.

The repair deductible for listing coverage is \$100. Per claim.

Seller agrees to purchase a minimum one year Simple home warranty plan for their buyer.

LIMITS OF LIABILITY

1. If a covered system repair or replacement involves an upgrade for any reason, RWS will cover up to \$400 towards the mandatory code upgrade, including those related to changing refrigerant type in air conditioning systems. This will be applied to the aggregate limitation of the system that was benefitted by the coverage.
2. RWS is not responsible for the cost to gain access or close access to a covered item except where specified.
3. RWS reserves the right to a second opinion at no additional charge to the Contract Holder unless the first contractor was chosen by the Contract Holder, in which case additional charges may apply.
4. Coverage for all items encased in concrete is limited to \$400. aggregate.
5. RWS does not cover items where environmental issues arise such as lead, mold, asbestos or any other environmental hazard nor the removal of same.
6. RWS does not cover consequential or secondary damage caused by malfunctions of covered items except where specified. RWS is not an insurer.
7. RWS does not pay for the costs of permits except where specified.
8. RWS reserves the right to make a cash payment to a Contract Holder in lieu of repair/replacement for the defective part(s). The cash payment will reflect RWS negotiated cost for service and may be less than retail.
9. RWS shall be responsible only for the costs of the failed part and the cost of installation in the case of an obsolete or unavailable part. The cash payment will reflect RWS negotiated cost for service and may be less than retail.
10. Repairs necessary as a result of any act of nature, misuse, abuse, lack of maintenance, improper installation, wind, rain, tornado, fire, hurricane, riots, civil commotion, or any other outside influence, natural or unnatural, including a previous contractor's work, are not covered under this contract. RWS will make commercially reasonable efforts to fulfill its obligations under this contract. Certain causes or events out of RWS's control may result in RWS's inability to perform, in whole or in part. If this occurs, RWS's obligations shall be suspended to the extent necessary by such event and, in no way, shall RWS be liable to the contract holder or any party for its failure to fulfill its obligations or for damages caused.
11. RWS is not the servicing contractor; all RWS network contractors are independent, third parties to RWS, though all are screened for mandatory qualifications, insurance, and references. As a risk management company, we cannot guarantee the work of our contractors, or take responsibility for liabilities they may incur through the course of work. Any statement made by a contractor, whether or not they are an RWS network contractor, is their personal opinion and not binding on RWS, including any statements regarding coverage or extent of coverage under the contract.
12. Solar systems, holding tanks, system management controllers, and/or electronic equipment are not covered under this contract unless specified.

13. Commercial equipment is not covered. Commercial-like equipment and non-domestic equipment is limited to \$500. aggregate coverage for the contract term. Any premium, ultra-premium, double-wall ovens, and combination ovens (i.e., oven/microwave) have an aggregate coverage limit of \$600.

14. RWS has the sole right of determining whether a component shall be repaired or replaced. Replacement components shall have similar capacity and features, however, RWS is not responsible for matching brand, colors, dimensions, or modifying cabinets or structure of any kind. Should the Contract Holder wish to replace a repairable item, at their election, the Contract Holder may choose to receive a cash payment or allowance in lieu of repair. In such cases, the cash payment shall be made in accordance with RWS negotiated service and repair rates and may be less than retail.

15. Contract Holder is responsible for the difference in costs for any refrigerants other than R410A, for blower motors other than standard AC motors and for units and components in excess of 5 tons capacity. Contract Holder is responsible for the costs of access to components that are on rooftops or otherwise elevated. RWS will not cover components travelling through community property.

16. RWS will pay a maximum of \$250. for induction fans on water heater and HVAC systems.

17. Washer/Dryer coverage is limited to \$400. for each unit.

18. RWS is not responsible for the cost of leak checks; customer shall be responsible for all costs related to locating any leak(s).

19. This contract does not apply to leased equipment and any and all other warranties shall be exhausted first. Coverage applies only to real property, fixtures, and appurtenances.

20. Coverage may be voided if the correct square footage, including finished and non-finished spaces, was not reported to RWS and was not appropriately ordered.

21. This contract is a service contract and not a reimbursement contract. You must contact RWS for service by calling 1-800-544-8156.

22. RWS will pay a maximum of \$1000. for pre-existing conditions that were not known to any party involved in the transaction. As a part of the verification process, the Contract Holder will be required to provide RWS with a copy of any home inspection reports and Seller's disclosure statements.



To Order

Call: 844-367-0882

Fax: 877-307-7056

Mail:

Residential Warranty Services
P.O. Box 797
Carmel, IN 46082

Order Online:

www.hugehomewarranty.com

24 Hour Service

Call: 844-367-0882

Warranty Application

Buyer's Coverage Listing Coverage

Property to be Covered

Street _____
City _____ State _____ Zip _____
Seller _____ Phone # (_____) _____
Buyer _____ Phone # (_____) _____

Agent Information

Listing Agent _____ Procured
Office _____ Phone # (_____) _____
E-mail Address _____
Listing Expiration Date _____

Selling Agent _____ Procured
Office _____ Phone # (_____) _____
E-mail Address _____

Title Company Name _____
Closer _____
Phone # (_____) _____ Fax # _____
Address _____

Inspection Company _____
Phone # (_____) _____
Closing Date _____

Deliver to: Closing Agent Residence

After being presented with this contract, and being made aware that the agent/agency is not liable for any future repairs related to the subject property, the client wishes to Accept Decline the home warranty coverage and understands fully the terms and conditions contained herein.

Client Signature _____ Date _____
Printed _____

Pricing Guide for Simple Warranty

Priced by Total Square Footage Including Basement / Please Check One

≤ 1500 sq ft	\$395	
1501 - 2500 sq ft	\$475	
2501 - 3000 sq ft	\$515	
3001 - 4000 sq ft	\$560	
4001 - 5000 sq ft	\$755	
5001 - 6000 sq ft	\$965	
6001 - 9,999 sq ft	0.16 per sq ft*	
10,000 sq ft above	0.19 per sq ft*	

Add Premium Coverage Brought to you by DG Inspekts **\$200**

*For homes over 6000 sq ft, multiply footage by the indicated price.
Service call fee \$150. Please See Contract for complete terms and specifications.

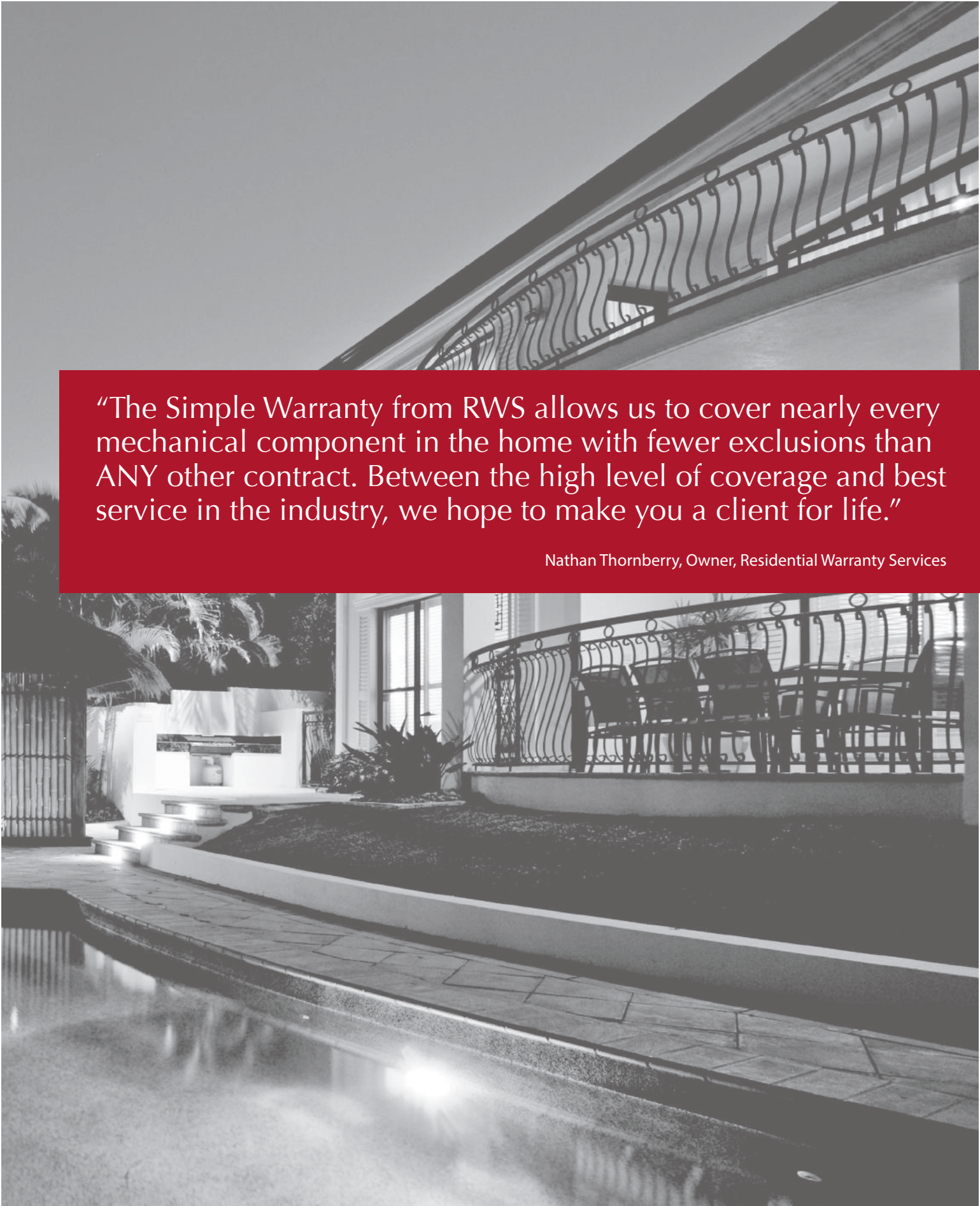
Total

Dealer #31132981

Coverage for the Simple Warranty

HVAC, Plumbing, Electrical, Water Heater, Sump Pump, Sewage Pump, Well Pump, Termite Treatment, Exhaust Fan, Dishwasher, Garbage Disposal, Microwave, Range/Oven, Trash Compactor, Refrigerator, Whirlpool Motor, Roof Leak, Water Softener, Drain Line Stoppage, Washer/Dryer, Garage Door Opener and Springs, Alarm System, Instant Hot Water System, Freeze Damage, Central Vac Systems, HVAC Annual Maintenance

simple
as it should be.



“The Simple Warranty from RWS allows us to cover nearly every mechanical component in the home with fewer exclusions than ANY other contract. Between the high level of coverage and best service in the industry, we hope to make you a client for life.”

Nathan Thornberry, Owner, Residential Warranty Services