

Home Warranty SM



Appliance Protection Plan

Toll Free (877) 977-4949
www.homewarrantyinc.com

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Frequently Asked Questions...

What is Appliance Protection Plan?

Appliance Protection Plan covers most major appliances against normal repairs.

Why buy Appliance Protection Plan?

Appliance Protection Plan provides you with peace of mind. No more worrying about having unexpected, expensive repairs for appliances. Now you pay one low monthly fee to cover all your major appliances.

Your Appliance Protection Plan covers the entire repair. There is no charge for a service call, mileage, parts, or labor.

In the event that an appliance is not repairable or the repair is above the replacement value of the appliance, Home Warranty provides money toward the purchase of a new one. There is a replacement allowance of \$100 on each appliance just for signing up and this increases by \$25 each year you are a customer - regardless of whether or not you have repairs on the appliance - to a maximum of \$400 for regular appliances and \$500 for furnaces and air conditioners. This means nearly half of the coverage you pay goes toward the eventual replacement of your appliances.

Now there is no searching in the phone book to find a repairman. One easy number fixes any appliance.

Why buy Appliance Protection Plan over other service plans?

Unlike most extended warranty plans, your appliances are covered regardless of age and the price never changes just because your appliance gets older.

The Appliance Protection Plan is one of the most complete and comprehensive plans. There are no deceptive lists of covered items, only for you to find out your repair is not on the list. Home Warranty has some of the most competitive rates in the business - less than half of most major competitors.

There are no hidden fees or extra expenses when you have an appliance repair. Your monthly fee covers the entire repair.

Home Warranty provides money towards the purchase of a new appliance if yours is not repairable, allowing you to upgrade to the make, model, and color of appliance you desire - no need to settle for a low-end replacement appliance.

Frequently Asked Questions...

What does Appliance Protection Plan cover?

Appliance Protection Plan provides repair coverage for most major appliances including:

Refrigerator

Freezer

Washer

Dryer

Dishwasher

Range/Stove

Wall Oven

Cooktop Stove

Microwave

Trash Compactor

Water Softener

Water Heater

Annual Furnace Inspection

Furnace

Air Conditioner

Garage Door Opener

How does Appliance Protection Plan work?

One call to a toll free number 7 days a week, 24 hours a day and an authorized service technician will be calling to set up service.

All service is performed by local, licensed & insured, service technicians preselected by Home Warranty or by a customer selected service company in certain areas.

We guarantee to fix your appliance. If we are unable to fix your appliance or the repair is above the replacement value of the appliance, we will give you money towards the purchase of a new one.

Appliance Protection Plan Agreement

(maintain for your records)

Call Toll Free (877) 977-4949 for Questions or Service

I. Requirements

All appliances must be in normal operating conditions at the time coverage takes effect. Conditions determined to have existed prior to the coverage period are pre-existing conditions and are not eligible for coverage under this agreement. Coverage is for single residential or single unit residential rental (not commercial) appliances only. Coverage starts on the date agreement is signed or approval is given by Home Warranty, providing payment is received. Purchase of the plan implies consent to all agreement terms and conditions.

II. Service Agreement

All requests for service not answered immediately will be acknowledged with a return phone call within 4 hours during normal working hours and 48 hours on weekends and holidays. Phone call will verify a service request has been entered and will provide customer with the name of the company providing service. Service company will contact customer to set up a service during normal business hours. Home Warranty will make every effort to expedite service in the case of emergencies. Emergency requests consist of failed systems that are causing, or provide the potential to cause, damage to property. Additional fees for off-hours or emergency service will not be covered unless Home Warranty determines the repair meets this emergency criteria. Notice of any malfunction must be given to Home Warranty before expiration of this agreement. Home Warranty has sole discretion to choose service personnel and will not reimburse for work performed without its prior approval or by service personnel contacted directly by the customer unless directed to do so by Home Warranty. Home Warranty reserves the sole right to determine whether a covered system or appliance will be repaired or replaced. Customers who sign up for annual inspections on an item must also be signed up for coverage on that item. It is the responsibility of customers who are signed up for annual inspections to contact Home Warranty annually to request the inspection. Inspections are limited to one per agreement year and no refund will be given on inspections that the customer failed to schedule within an agreement year.

III. Covered Costs

Agreement covers only repairs resulting from normal wear and tear associated with normal usage of covered items. Service plan pays all service charges, parts, and labor covered by the agreement. Agreement does not pay for services associated with routine maintenance such as cleaning, lubricating, etc.

IV. Coverage for Non-Repairable Systems

Appliances for which parts/technical information are not available or appliances for which the repair exceeds the value of the appliance will be deemed non-repairable. Customer will receive an allowance of \$100 towards the purchase of a new appliance in the event theirs is deemed non-repairable. This allowance increases \$25 for every year the agreement is in continuous effect to a maximum of \$400 for home appliances and \$500 for furnaces and air conditioners.

V. Limitations and Exemptions

The following items are not covered by the Appliance Protection Plan:

1. Any appliance used for commercial purposes.
2. Agreement does not cover any appliance already covered by a manufacturer's warranty.
3. Cosmetic and non-operational repairs are not covered (including noise, corrosion, clocks/timers not affecting operation of the appliance/system, loss of some optional functions, etc.).
4. Repairs resulting from owner negligence, acts of God, or situations beyond what could reasonably be considered to be normal usage are not covered (including abuse, pet/pest damage, theft, flood, fire, lightning, freezing, wind, power failure/surges, improper installation/alteration, lack of/inadequate power/water supply to an appliance including blown fuses/tripped breakers/unplugged appliances/blocked or turned off water supply, etc.).
5. Consumable/expendable items are not covered.
6. Dishwasher rack replacement will be at the discretion of Home Warranty.
7. Food spoilage or property damage due to failure of an appliance is not covered.
8. Any removal or reconstruction of, or incidental damage to, appliances or walls, floors, carpeting, tile, ceilings, etc. necessary to make repairs is not covered.
9. Water source heat pumps/heat pumps/boiler systems are not eligible for agreement coverage.

VI. Transferability, Cancellation, Withdrawal

Agreements are not transferable. If payment on agreement falls behind by two months, agreement will be canceled. Service will not be provided to any customer whose agreement is behind payment. If an agreement is canceled for lack of payment and service was provided while agreement was behind payment, customer will be responsible for the cost of service and any collection fees associated with securing payment. Home Warranty reserves the right to cancel any agreement for which service is not pending and refund the remainder of the agreement's prorated annual or monthly cost. Agreement is automatically renewable and will remain in effect as long as payment is current. Unless otherwise noted in the miscellaneous section of the agreement, the following provisions apply as well. Minimum agreement term is one year for each appliance. Customer may withdraw from the agreement at any time but will receive no refund of agreement costs. If the customer fails to complete payment for the first year of the agreement, they will be billed for any service costs in excess of plan payments for that partial year.

VII. Miscellaneous

Service plan is subject to state and local sales taxes where applicable. Home Warranty reserves the right to change/amend plan prices, coverage, or agreement terms without notice. Customer agrees to settle all disputes associated with this agreement by final and binding arbitration unless Home Warranty waives this right. This agreement shall be construed, and the legal relations between the parties determined, in accordance with the laws of the State of Iowa. Any action brought in connection with this agreement shall be brought in the State and County of the headquarters of Home Warranty and agreement holder hereby irrevocably consents to the jurisdiction of such courts.

Iowa Residents: The issuer of this contract is subject to regulation by the Insurance Division of the Department of Commerce of the State of Iowa. Complaints which are not settled by the issuer may be sent to the Insurance Division.

Illinois Residents: Agreement holder may cancel this agreement at any time and receive, minus a cancellation fee of the lesser of ten percent of the agreement price or fifty dollars, a refund in one of the following amounts. If canceled within the first thirty day of purchase and no service has been provided, a full refund of the purchase price. If after the first thirty days or service has been provided, a prorated portion of the agreement cost based on the ratio of elapsed time between the agreement start date and the requested date of refund compared to the total time of the agreement period purchased minus any service costs incurred by Home Warranty under the agreement.

South Dakota Residents: In South Dakota, Home Warranty, Inc. operating under Home Warranty, Inc. of South Dakota.

Wisconsin Residents: **This warranty is subject to limited regulation by the office of the commissioner of insurance.** Purchaser may, within fifteen calendar days of the delivery of the warranty contract, reject and return the warranty contract for a full refund less actual costs or charges needed to issue and service the warranty contract.

Agreement Number: _____
(will be provided by Home Warranty)

Home Warranty, Inc.
PO Box 1
Rock Rapids, IA 51246

Form: A1G Rev. 07/2004

Appliance Protection Plan Registration

Call Toll Free (877) 977-4949 for Questions

I. Prices

(Add sales tax if applicable)

Annual Inspections and Home Appliances are **\$5 each/month**.

Furnaces and Air Conditioners are **\$7 each/month**.

II. Appliances

	Appliance	Brand	Monthly Price
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
10.	_____	_____	_____

Subtotal _____

Sales Tax

7%: IA

6%: SD

0%: IL,IN,KS,MO,MN,ND,NE

Sales Tax _____

Monthly Total _____

Annual Total (if paying annually) _____

III. Customer Information

Policy Holder Address

Name: _____

Address: _____ Apt./Suite: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Alternate Phone: _____

Billing Address (If purchasing for someone else or if different from Policy Holder Information for any reason)

Name: _____

Address: _____ Apt./Suite: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Alternate Phone: _____

Appliance Protection Plan Registration

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NOTICE

Sign up for monthly checking/savings account debiting and coverage prior to the first payment is FREE.

IV. Billing Information

Annual

Check enclosed for the annual amount.

Monthly

Automatically debit my checking/savings account monthly (make sure to attach a voided check or deposit slip). Payments are withdrawn on the fifth of the month or the next business day if the fifth falls on a weekend or holiday. Note: will remain in effect until agreement is canceled.

Staple Voided Check or Deposit Slip Here.

Institution Routing Number

(9 digit number between symbols - Ex. :012345678:)

Account Number

(number between symbols - Ex. (|| 123 456 78||))

Bank Name

Bank Address

Signature for Monthly Checking/Savings Account Debit

V. Agreement

I attest that all appliances are in satisfactory working condition to the best of my knowledge. I have read the Appliance Protection Plan Agreement and understand it governs all dealings associated with the plan.

Signature of Appliance Protection Plan Purchaser

Date

VI. Submission of Registration

Mail registration with payment to the following address.

Home Warranty, Inc.
PO Box 1
Rock Rapids, IA 51246

Agreement Number: _____
(will be provided by Home Warranty)