



KEY ESTATES

CERTIFIED WARRANTY

FOR NEW HOMES



Certified Extended Home Warranties for
Appliances and Mechanical Systems

THE KEY TO YOUR TOTAL HOME PROTECTION

Security Starts with Key Estates

There are many extended home warranty programs out there. Picking the right one can be a challenge. Many come with confusing packages or add-on pricing for major appliances and most require you to use their service repair providers. Key Estates is different and is the one choice that provides more unique benefits than any of the rest.



WHY CHOOSE THE KEY ESTATES WARRANTY?

- ▶ **Key Estates covers more major appliances as “standard” than most other companies.**
We don't nickel and dime coverage choices. We include the best package on the market for a reasonable price. No need to pick a watered down package just to try to squeeze it into a budget.
- ▶ **The homeowner picks the repair provider.**
We let the homeowner choose who does the work on their home so they can have greater confidence in the repair provider that shows up at the door.
- ▶ **Peace of mind.**
What's covered, what's excluded and warranty processes are clearly written and defined. Unlike other extended warranties, the Key Estates plan comes with assurances in the event of a dispute. Our warranties include an independent arbitration provision that follows Federal regulations. So if you think we are being unreasonable, Key Estates gives you the ability to get another opinion.
- ▶ **The warranty is insured.**
Our warranties are backed by Western Pacific Mutual Insurance Company, RRG (WPMIC) which has been rated “A- (Excellent)” by AM Best continuously since 2001. WPMIC currently has over \$130 million in surplus equity earmarked for warranties issued by Key Estates and our warranty affiliates. Do you know if the “other guys” offer insured plans or do they simply ‘go it alone’?
- ▶ **Key Estates will perform a remote visual inspection and certify the appliances and mechanical systems for coverage.**
When you enroll the home with Key Estates, you will upload videos or photos of the covered appliances and systems. Before certifying warranty coverage, Key Estates professionals will review those videos and photos looking for potential trouble spots, and search for recalls and other notices that could be helpful to know.

Extended Warranty Options

STANDARD COVERAGE

MAJOR APPLIANCES:

- Central Vacuum
- Dishwasher
- Garage Door Opener
- Garbage Disposal
- Range/Oven/Cooktop
- Microwave
- Refrigerator
- Trash Compactor
- Washer & Dryer
- Water Heater

MECHANICAL SYSTEMS:

- Cooling System
- Ductwork
- Electrical System
- Heating System
- Plumbing System

CHOICE OF TERMS:

2 – 3 – 5 year terms

CHOICE OF SERVICE FEES:

\$25 – \$50 – \$100

OPTIONAL ADD-ON COVERAGE

(Prices vary. See page 9)

- Freezer
- Ice Maker
- Pool and/or Spa
- Roof Leak Repair
- Septic System
- Well Pump System
- Additional HVAC, Water Heater or Boiler
- Washer, Dryer and Refrigerator supplied by Purchaser

Guardian Package:

Food Spoilage: Up to \$100 per occurrence if refrigerator breaks down due to failure of covered part where service is not available for 24 hours or longer and food spoilage occurs.

Emergency Living Expense: Up to \$375 per occurrence if a covered part in the heating or cooling systems fails and outside temperature exceeds 95° F or is less than 45° F.

Lost Key/Lock-Out: Up to \$35 per occurrence (maximum of three claims per contract year) with receipt from locksmith.

Have questions? Email sales@KeyEstatesWarranty.com or call 866-394-5135

KEY ESTATES CERTIFIED WARRANTY COVERAGE



Please read all terms and conditions carefully. Based on the Program Option(s) and Term selected and paid for on the application, this **Warranty** covers only the **Covered Items** and excludes all others. This **Warranty** provides coverage for **Covered Failures**. Coverage is limited to the **Warranty** term selected by the **Purchaser** on the application form and is subject to all of the limitations, conditions, and exclusions specified in this **Warranty**. Coverage is only valid after the receipt and acceptance of the application form by Key Estates and fee and certification by Key Estates.

Purchaser must select the desired program and any optional coverage requested on the application at time of purchase. A confirmation receipt will be returned to the **Purchaser** within 60 days confirming the selection(s) and expiration date.

APPLIANCES AND SYSTEMS COVERAGE:

Coverage for major household appliances and systems. A Key Estates Inspection is required for this plan.

REPAIR COVERAGE:

Repair Coverage begins on the home's purchase date ("Effective Date") and continues as follows: The warranty provided by the manufacturer of each appliance or system will provide protection for Covered Failures during the first year. If no manufacturer or builder warranty applies to a Covered Failure, USHP will pay the authorized portion of the repair cost. In subsequent years of this **Warranty**, USHP will pay the authorized portion of the repair cost for Covered Failures. USHP reserves the right to inspect the home and all covered components prior to issuance of the **Warranty**.

RENEWAL:

This **Warranty** may be renewed at the option of USHP, who will contact the **Purchaser** with renewal rates and terms.

CANCELLATION:

This **Warranty** applies only to the **Purchaser** and the home listed on the **Warranty** application. In the event the **Purchaser** cancels this **Warranty** within 30 days of the Effective Date, USHP agrees to cancel the **Warranty** and, if the **Purchaser** has made no claim under this **Warranty**, issue a full refund. If the **Purchaser** cancels the **Warranty** beyond 30 days from the Effective Date, USHP agrees to calculate and make a pro rata refund (minus any paid claims, pending claims and cancellation fees) based on the time remaining in the **Warranty**. The cancellation fee is \$40. USHP may cancel this **Warranty** for non-payment of **Warranty** charge, for a substantial breach of duties by the **Purchaser** under this **Warranty**, or for material misrepresentation or fraud in obtaining the **Warranty** or in submitting a claim. Only the original **Purchaser** and USHP may cancel this **Warranty**.

TRANSFER:

This **Warranty** may be assigned only upon sale of the dwelling. Notice of the transfer shall be given to USHP and coverage under this **Warranty** shall not apply until USHP approves such assignment in writing. The **Purchaser** must send to USHP a \$25 transfer fee within 15 days of transfer of ownership. An inspection of the home by USHP may be required PRIOR to any subsequent renewal by the transferee.

PURCHASER'S OBLIGATIONS:

1. The **Purchaser** is obligated to perform normal periodic maintenance and minor repairs on **Covered Items** in conformance with applicable owner's manuals. Receipts supporting any service shall be maintained by the **Purchaser**.
2. When a failure occurs, protect the **Covered Item** from further damage.

3. Pay the Service Fee to the Repairer for each repair or replacement.
4. Failure to pay the Service Fee will result in suspension of coverage until the Service Fee is paid. At that time, coverage may be reinstated, but the **Warranty** period will not be extended. USHP will not respond to a new request for service when any previous Service Fee is outstanding.
5. If payments are made under this **Warranty** and the **Purchaser** has a right to recovery from another party, the **Purchaser's** rights shall become USHP's rights up to the amount paid by USHP. The **Purchaser** shall assign all rights against third parties to USHP.

ADMINISTRATOR'S OBLIGATIONS:

USHP will reimburse the **Purchaser** for reasonable costs to repair or replace any of the **Covered Items** listed in this **Warranty** if required as a result of a **Covered Failure**. USHP reserves the right to offer cash in lieu of repair or replacement in the amount of USHP's actual cost to repair or replace such **Covered Item** subject to the terms of this **Warranty**.

SERVICE FEE:

In the event of a **Covered Failure**, the **Purchaser** must pay either the Service Fee as selected by the **Purchaser** on the **Warranty** application and listed on the confirmation receipt or actual cost of repair, whichever is less. Service fees for different trades will be charged separately.

LIMIT OF LIABILITY:

With respect to access, diagnosis, and repair or replacement, in no event shall USHP be liable for any claims in excess of:

- \$1500 aggregate for the Heating, Ventilating and Air Conditioning System
- \$500 aggregate for the Ductwork
- \$1000 aggregate for the Electric System
- \$500 aggregate for the Plumbing System
- \$1000 aggregate for the Pool and/or Spa
- \$1000 aggregate for the Roof under the Roof Leak Repair Coverage
- \$1000 aggregate for the Septic
- \$500 for the Well Pump System

The maximum liability under the *Appliance & Systems Coverage* shall not exceed an aggregate equal to \$25,000.

CONDITIONS:

1. This **Warranty** does not cover all defects and may not necessarily cover the entire cost of repair but is subject to specific limits, conditions and exclusions as stated in this **Warranty**. Coverage is provided for **Covered Failures** to **Covered Items** only.
2. This **Warranty** covers only those **Covered Items** which are located within the perimeter of the main foundation or the attached garage of the dwelling, owned by the **Purchaser**, in place and fully operational on the Effective Date of this **Warranty**.
3. Replacement will be made with like kind and quality. USHP decides whether to repair or replace. "Like kind" for appliances and plumbing fixtures means equal or better quality equipment. "Like kind" for heating and air conditioning equipment means equal or better energy efficiency rating. Better quality equipment or better energy efficiency rating will be provided at the option of USHP.

4. If a covered appliance or system is rendered inoperable due to non-availability of a component part, USHP shall not be responsible for replacing the entire appliance or system but shall be required only to make a reasonable allowance based on the value of comparable parts or labor which are then currently available.
5. If work performed under this **Warranty** fails within thirty (30) days for labor and ninety (90) days for parts, subsequent Service Fees for the same work will be waived.
6. USHP is not responsible for matching color or brand or upgrading replaced appliances or equipment or for cost of construction or carpentry made necessary by different dimensions due to replacement of defective equipment or appliance.
7. USHP is not responsible for code compliance with any building, fire, zoning or other local ordinances or state and federal laws or regulations.
8. When necessary to open walls, floors or ceilings to perform a covered service, USHP will authorize repairs to restore surfaces to a rough finish only.
9. USHP reserves the right to obtain a second opinion regarding either the estimated cost of repair or the determination of a **Covered Failure** at its own cost.
10. This **Warranty** provides coverage only in excess of coverage provided by other warranties or insurance, whether collectible or not.
11. This **Warranty** is limited to single-family dwellings unless otherwise amended by USHP to include multiple units contained in one building. If this **Warranty** is for a unit within a multiple-family dwelling, then only **Covered Items** within the actual unit named will be covered.
12. Common areas and facilities of condominiums are not covered.
13. This **Warranty** shall be interpreted and enforced in accordance with the laws of the state in which the home is located.

EXCLUSIONS:

Applicable to Appliance & Systems Coverage. The following are not covered by this Warranty:

1. **Covered Failures** repaired without prior authorization from USHP.
2. Losses covered by original equipment manufacturer's recall, service contract or other insurance.
3. Losses to any item not owned by the **Purchaser**.
4. Loss resulting from failure to comply with the owner's manual instructions, misuse, accident, abuse, failure to clean or maintain, missing parts, structural changes or leased equipment.
5. Fees to dispose of an old appliance, system or component including but not limited to: condensing units, evaporator coils, compressors, capacitors, refrigerators, freezers, hot water heaters, and any component, system or appliance which contains dangerous or hazardous material.
6. Loss caused by alteration or modification of the dwelling.
7. Loss, damage, or injury to persons or property resulting from failure of a **Covered Item**.
8. Structural loss of any kind.
9. Loss caused by, contributed to, or aggravated by moisture, wet or dry rot, mold, mildew, or fungus, or rust.
10. Any **Covered Item** that has not actually failed to perform its intended function.
11. Any defect in any hot or cold water delivery service utilizing polybutylene tubing.
12. Damage caused by water leakage or seepage in any form.
13. **Consequential Damages** or incidental damages of any kind. Not applicable if the Guardian Package is purchased and only for those damages covered under the Guardian Package.
14. Loss resulting from accidents, collision, glass breakage, riots, theft, vandalism, civil commotion, nuclear hazards, acts of God or nature, fire, flood, explosion, blasting, smoke, water escape, windstorm, hurricanes, tornadoes, hail, lightning, ice, snow, frost, freezing, condensation, falling trees, aircraft, vehicles, flood, mudslides, sinkholes, mine subsidence, faults, crevices, earthquake, land shock, waves or tremors occurring before, during or after a volcanic eruption, power failure.
15. Items used for commercial or business purposes.
16. Preexisting defects or deficiencies in otherwise **Covered Items**.



17. Damage caused by insects, vermin, birds, bats, rodents, reptiles, wild or domestic animals.
18. Failure to minimize or prevent loss or damage in a timely manner.
19. Repairs requiring removal or transportation of hazardous materials (including asbestos) or costs for freon recovery.
20. Failure due to design, improper installation, inadequacy or capacity, or previous repair of otherwise **Covered Items**.
21. Additional charges to remove or install non-related equipment in order to make a covered repair.

CLAIM REPORTING PROCEDURES NON-EMERGENCY: *For Appliance and Systems Coverage*

1. Contact a reputable repairing facility ("Repairer") in your area to arrange repair service.
2. The Repairer must contact USHP Warranty Dept. toll free at **866-394-5135** PRIOR to starting any repairs and provide diagnosis of problem, estimate of repairs costs and **Warranty** number.
3. Non-emergency calls should be placed to USHP Monday through Friday between 8 a.m. and 5 p.m. ET.
4. The **Purchaser** must ensure that USHP has issued an authorization number to the Repairer before repairs begin. The authorization number will be provided immediately upon receipt of USHP receiving the diagnosis of problem, estimate of repair costs and **Warranty** number if the item is a **Covered Item** and the repair is a **Covered Failure**.
5. USHP will pay the Repairer for authorized repair costs.
6. The **Purchaser** assumes all liability for unauthorized repairs and Service Fees.
7. If the Repairer requires immediate payment, the **Purchaser** must pay the Repairer the entire cost and submit a detailed receipt within ninety (90) days of the approval date to USHP for reimbursement for authorized repair costs.
8. The detailed receipt must be sent to: USHP, LLC, Administrator, Warranty Dept., 5300 Derry Street, Harrisburg, PA 17111
9. The **Purchaser** must keep a copy of all receipts submitted to USHP for their own files.
10. The detailed receipt must include: **Purchaser's** name, address and phone number; Repairer's name, address and phone number; Description of failure and repair; Authorization number; Part names, numbers and costs; Labor rate and hours; and **Purchaser's** signature.
11. All claims on otherwise **Covered Items** that are under the original equipment manufacturer's warranty must be reported directly to that manufacturer's authorized repair facility as they are not covered by this **Warranty**.

CLAIM REPORTING PROCEDURES EMERGENCY:

For Appliance and Systems Coverage

1. Contact a reputable repairing facility (“Repairer”) in your area to arrange repair service.
2. The **Purchaser** must pay the Repairer the entire cost and submit a detailed invoice and receipt within ninety (90) days of the repair date to USHP for reimbursement of a **Covered Item** and a **Covered Failure**.
3. The invoice must include the Key Estates Certified Warranty #, **Purchaser’s** name, address and phone number; Repairer’s name, address and phone number; Description of failure and repair, and the repair designated as an Emergency Repair; Part names, numbers and costs; Labor rate and hours; Total repair costs; and **Purchaser’s** signature.
4. The detailed invoice with a receipt must be sent to: USHP, LLC, **Administrator, Warranty Dept., 5300 Derry Street, Harrisburg, PA 17111**
5. USHP will mail to the **Purchaser** reimbursement payment for a **Covered Item** and a **Covered Failure** within 10 business days of receiving all required information.
6. USHP’s obligation is limited to a reasonable cost for a **Covered Item** and a **Covered Failure**.
7. The **Purchaser** must keep a copy of all invoices and receipts submitted to USHP for their own files.
8. All claims on otherwise **Covered Items** that are under the original equipment manufacturer’s warranty must be reported directly to the manufacturer’s authorized repair facility as they are not covered by this **Warranty**.



***The homeowner
selects the repair
provider;
and there are
no claim forms
to complete!***

ARBITRATION:

Any controversy or claim, including **Unresolved Warranty Issues**, arising out of or relating to this **Warranty**, or breach thereof, will be resolved by binding arbitration. The arbitration is in lieu of court proceedings, the right to which is hereby waived, and the findings of the arbitrator are final and binding on all parties. The **Purchaser** must provide written notice requesting arbitration. Notice must be sent by Certified Mail, Return Receipt Requested to: USHP, LLC, **Administrator, 5300 Derry Street, Harrisburg, PA 17111, Attention: Warranty Department**. If a **Purchaser** requests arbitration, they must pay the arbitration fees before the matter is submitted to the arbitration service.

The arbitration will be conducted by an independent arbitration service upon which the **Purchaser** and USHP agree. This binding arbitration is governed by the procedures of the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. The arbitration will be conducted in accordance with this **Warranty** and the arbitration rules and regulations to the extent that they are not in conflict with the Federal Arbitration Act.

▷ DEFINITIONS

ADMINISTRATOR: The **Administrator** of the Key Estates Certified Appliance, Mechanical Systems, and Structural Defect Warranty Program (“Program”) is USHP, LLC.

CONSEQUENTIAL DAMAGES: All **Consequential Damages** including, but not limited to, damage to the Home that is caused by a warranted Defect but is not itself a warranted Defect and costs of shelter, transportation, food, moving, storage or other incidental expenses related to relocation during repairs.

COVERED ITEMS: Program Option(s) selected and paid for on the application. Only the components, appliances, systems, and other items stated as covered and excludes all others.

COVERED FAILURES: Specific failures resulting from normal wear and tear, or from manufacturing defects in material and workmanship occurring under normal use, and which prevent the **Covered Item** from performing its primary intended function as defined in the **Warranty**.

EMERGENCY: A loss of all cooling or heating during extreme temperatures, the loss of all toilet or shower/tub facilities, water leaks that cannot be shut off, total sewer stoppage, loss of electrical system or dangerous condition which threatens the safety of the residents. Safety considerations do not allow work on rooftops in dark or storm conditions.

INSURER: Western Pacific Mutual Insurance Company, a Risk Retention Group. **NOTICE:** This **Warranty** is insured by a risk retention group that may not be subject to all the insurance laws and regulations of your State. State insurance insolvency guaranty funds are not available for risk retention groups.

PURCHASER: Person(s) identified on the accompanying application form or approved transferee.

UNRESOLVED WARRANTY ISSUES: All requests for warranty performance, demands, disputes, controversies and differences that may arise between the parties to this Program that cannot be resolved among the parties. An **Unresolved Warranty Issue** may be a disagreement regarding:

- a. the coverages in this Program;
- b. an action performed or to be performed by any party pursuant to this Program;
- c. the cost to repair or replace any item covered by this Program.

WARRANTY: The terms and conditions of the Key Estates Certified Appliance and Mechanical Systems Warranty Program (“Program”).

APPLIANCE AND SYSTEMS COVERAGE



Under the Appliance and Systems Coverage only those components, parts or systems listed as covered and owned by the **Purchaser** are covered. Repairs or replacements to any covered appliance or system due to rust or corrosion are not covered.

▷ SYSTEMS

1. AIR CONDITIONING:

The covered components are: Refrigerative or evaporative cooling units with five ton per unit maximum; permanently mounted air conditioning units; thermostat; compressor; condenser and evaporative coils; condenser fan motor; water evaporative coolers; blower fan motor; switches; pump; ducts; PC boards and ductwork from unit to point of attachment to registers and grills. All units must be centrally ducted.

The following are excluded from coverage: External lines; free standing units; window units; filters; electronic air cleaner; sleeves; evaporative cooler pads; chiller components; ground source or water source heat pumps; water towers; humidifiers; dehumidifiers; registers; grills; flues and vents; structural components, panels and cabinetry; filters including electronic/electrostatic and deionizing filter systems; condensate drain pans and lines; improperly sized cooling systems; interconnecting freon lines external of the equipment; recapture/reclaim of refrigerant; underground geo-thermal piping; heat recovery units; cleaning and/or maintenance.

2. DUCTWORK:

The covered components are: Accessible ductwork from heating/air conditioning unit to point of attachment to registers and grills.

The following are excluded from coverage: Registers, grills and dampers; insulation; asbestos insulated ductwork; crushed ductwork; ductwork damaged by moisture, water, pests or animals. Inaccessible ductwork includes ductwork that is used in central heating and/or air conditioning systems that is not exposed and cannot readily be accessed for replacement or repair due to design and installation obstacles such as permanent partitions, chimneys, etc and ductwork embedded in floors, walls or ceilings and is subject to the Limit of Liability as noted on the **Key Estates Certified Warranty Coverage**.

3. ELECTRICAL SYSTEM:

The covered components are: Wiring; fuse panels; circuit breakers and boxes; outlets; switches; burglar alarm; fire and smoke detectors; doorbells; exhaust, ceiling, and attic fans (motors, switches, controls, bearings and blades); function of light fixtures attached to the home.

The following are excluded from coverage: Meter boxes; timers; belts; shutters; filters; load control devices; intercom system; stereos; audio/video or monitoring equipment; any wiring or other electrical items located outside of the foundation perimeter of the principal dwelling and attached garage; any loss arising out of power failure or conditions of overload and/or surge or inadequate wiring capacity; direct current (DC) wiring; cable, satellite, or telephone wiring; corrosion caused by moisture; loss due to water seepage along service cable.

4. HEATING SYSTEM:

The covered components are: Central heating system including gas, electric, oil, centrally ducted gravity, steam or hot water heat systems up to five ton per unit maximum; permanently mounted wall units; interior gas lines; heat exchanger and/or combustion chamber; heat/air pumps; furnace mounted humidifiers; blower fan motors; internal system controls; wall thermostats. Applies to primary system only.

The following are excluded from coverage: Fireplaces and key valves; gas log systems including gas feed lines; any converted units; structural components panels and cabinetry; hydronic heating coils and lines; radiant heating coils built into floors, walls or ceilings; filters and sleeves including electronic/electrostatic and deionizing filter systems; baseboard casings; coal or wood burning equipment; free-standing or portable heating units; ground source or water source heat pumps; fuel oil lines; fuel storage tanks; registers; chimneys and flues; vents; grills; clocks; timers; heat lamps; solar heating systems; improperly sized heating systems; cleaning and/or maintenance.

5. PLUMBING SYSTEM:

(Within the perimeter of the main foundation and attached garage)

The covered components are: Sink (internal parts); toilets (tank, bowl & internal parts); toilet wax ring seals; vents; angle stops & risers; permanently installed sump pumps (ground water only); water softeners; tubs (including whirlpool motor and pump assembly); shower, tub and diverter valves; fittings and connections; leaks and breaks to drain/water/gas/vent lines. Stoppages in drain and waste lines within the perimeter of the main dwelling, which can be cleared with 125 feet of sewer cable, except if caused by roots (clearing of same lines after 14 days has elapsed shall be considered a new claim and subject to a new Service Fee).

The following are excluded from coverage: Conditions of insufficient or excessive water pressure; pressure regulating devices; faucets & fixtures; saunas or steam rooms; hose bibbs; vents & flues; any loss arising out of mineral or chemical deposits; water residue or insufficient capacity; any loss arising from porcelain chipping, scratches, cracks, dents, or other externally caused physical damages; waste or soil stoppages or backups caused by overloading or improper use of the plumbing system, septic or other holding or fuel tanks; sewage ejector pumps; solar systems; color or purity of water; water filters; water purification systems; resin bed; ion exchange; shower enclosures; shower base pans; toilet lids & seats, caulking and grouting; fire sprinkler systems; lawn sprinklers; tile fields; leach beds; damage caused by freezing, root, rock or earth movement; all plumbing located under the foundation or slab; repair and finish of any walls, floors, or ceiling where it is necessary to break through to effect repairs; water damage.

▷ APPLIANCES AND EQUIPMENT

The covered components are: Appliances must be built-in or included with the purchase of the home and owned by the **Purchaser**. Coverage is for primary unit only – no secondary units or portable appliances are covered by this **Warranty**.

The following are excluded from coverage: Any cosmetic loss or damage such as chipping, denting, etc; the cost of attaining access or repair or replacement of cabinets or countertops; the cost of repairing damage caused in gaining access to covered appliances for the purpose of repair, removal, etc; structural components, panels and cabinetry; water flow restrictions due to mineral deposits including lime.

6. CENTRAL VACUUM SYSTEM:

The covered components are: Motors; switches; relays and wiring.

The following are excluded from coverage: Knobs and handles; hoses; powerhead assemblies; attachments; ductwork.

7. DISHWASHER:

The covered components are: Timers; motors; pumps; switches; heating elements; wash arms; fill valves; hinges and latches; automatic soap dispensers; wiring; solid state control boards.

The following are excluded from coverage: Racks; baskets; rollers; internal shells; knobs and handles; door seals.

8. GARAGE DOOR OPENER:

The covered components are: Motors; receiver boards; relays; switches; sensors; and drive trains.

The following are excluded from coverage: Counterbalance mechanisms (including cables and springs); tracks; rollers; remote sending units.

9. GARBAGE DISPOSAL:

The covered components are: All parts and components.

10. MICROWAVE (BUILT-IN):

The covered components are: All electronic components; wiring; motors; timers; touch pads; hinges and latch assemblies; power cords.

The following are excluded from coverage: Microwave leakage; interior lining; door glass; meat probes; rotisseries; clocks; shelves; knobs and handles; light bulbs and fixtures; door seals; portable or counter top units.

11. RANGE/OVEN/COOKTOP:

The covered components are: Thermostats; clock/timers (self-clean only); wiring; heating elements/burners (sensi-heat burners will be replaced with standard burners only); gas valves; igniters; controls; power cords; hinges and latches.

The following are excluded from coverage: Clocks unless they affect the function of the unit; ceramic cooktops; cooking accessories; self-cleaning mechanisms; racks; shelves; drawers; meat probes; rotisseries; knobs and handles; drip pans; oven liners.

12. RANGE EXHAUST UNIT:

The covered components are: Self contained over range and down draft cooktop units; motors; switches and wiring.



13. REFRIGERATOR:

The covered components are: Hinges; door seals; compressors; condensers; evaporators; fan motors; timers; thermostats; defrost heaters; wiring; and power cords.

The following are excluded from coverage: Racks; shelves; drawers; knobs and handles; ice makers; ice crushers; beverage dispensers; interior thermal shells; freezers which are not an integral part of the refrigerator; light bulbs and fixtures; food spoilage unless the Guardian Package Option has been selected, paid for and is listed as covered on the confirmation receipt.

14. TRASH COMPACTOR:

The covered components are: Motors; switches and relays; wiring; ram assembly; and tracks.

The following are excluded from coverage: Buckets; automatic deodorizers; knobs and handles; lock and key assemblies.

15. WASHER AND DRYER:

The covered components are: Transmission; motors; pumps; timers; wiring; relays and switches; water valves; belts; hoses; power cords; thermostats; heating elements and burners; gas valves; drum rollers; and pulleys.

The following are excluded from coverage: Door seals; agitators; inner and outer tubs; removable mini tubs; filters and screens; drum; venting; automatic dispensers; light bulbs and fixtures; knobs and handles; damage to clothing.

16. WATER HEATER:

The covered components are: Gas or electric systems up to 52 gallons in capacity; tank; burner assembly; thermostat; ignition system and thermocoil.

The following are excluded from coverage: Oil hot water tank or oil storage tank; loss arising as result of mineral or chemical deposits; water residue; insufficient capacity.

▷ PREMIER OPTIONS AVAILABLE

17. GUARDIAN PACKAGE:

Three benefits in one package for one low price!

• **FOOD SPOILAGE:** If, due to a **Covered Failure**, the refrigerator is inoperative, *and* service is not available for 24 hours or longer, *and* food spoilage occurs, this **Warranty** allows for the payment of up to \$100 per occurrence. The **Purchaser** must provide an itemized list of losses with costs.

• **EMERGENCY LIVING EXPENSE:** If, due to a **Covered Failure**, the furnace or air conditioner is inoperative, *and* the outside temperature is lower than 45 degrees F. for a furnace **Covered Failure** or higher than 95 degrees F. for an air conditioning **Covered Failure**, this **Warranty** allows for the payment of up to \$125 per day for hotel and meals for up to 3 days (\$375 maximum). The **Purchaser** must provide paid receipts for such hotel and meals expenses.

• **LOST KEY:** If the **Purchaser** is locked out of the dwelling or loses the key, this **Warranty** allows for the payment of \$35 per occurrence. The **Purchaser** must provide paid receipts from the locksmith. Maximum of three (3) claims per **Warranty** year.

18. FREEZER:

The covered components are: Hinges; door seals; compressors; condensers; evaporators; fan motors; timers; thermostats; defrost heaters; wiring; and power cords of chest or upright freezers.

The following are excluded from coverage: Racks; shelves; drawers; knobs and handles; icemakers; ice crushers; beverage dispensers; interior thermal shells; light bulbs and fixtures; food spoilage unless the Guardian Package Option has been selected, paid for and is listed as covered on the confirmation receipt.

19. ICE MAKER:

The covered components are: All components and parts of an icemaker which is built-in to a covered kitchen refrigerator.

The following are excluded from coverage: Replacement of covered refrigerator if the covered ice maker cannot be repaired or replaced separately.

20. POOL AND/OR SPA:

The covered components are: Components and parts of the heating, pumping, and filtration system – primary circulator pumps, motor, gaskets, relays and impellers; filters (housings, laterals, pressure gauges, back flush valves); air pumps; above ground plumbing lines leading to and from the unit. A spa, including an exterior hot tub and whirlpool, is also covered along with a swimming pool if the units utilize common equipment. If they do not, coverage is

limited to the option selected for either the pool or the spa unless the **Purchaser** has selected the pool/spa combination coverage.

The following are excluded from coverage: Pool sweeps; skimmers; pool sweep motors; lights; jets; liners; concrete encased or underground electrical, plumbing, or gas lines; built-in or detachable cleaning equipment including creepy crawlers, chlorinators, automatic feeders and chemicals, filter elements or media; timer systems; structural defects; solar equipment & heaters.

21. ROOF LEAK REPAIR:

The covered components are: Water leaks, which must occur during the **Warranty** term for coverage to apply.

The following are excluded from coverage: Pre-existing leaks; gutters; drain lines; roof-mounted installations; leaks in any deck or balcony; and leaks which result from or are caused by any of the following: damage due to persons walking or standing on the roof; repairs not performed in a workmanlike manner; or acts of God, including but not limited to, fire, tornado, hurricane, windstorm, snowstorm, earthquake and lightning.

22. SEPTIC:

The covered components are: Ejector pumps; septic tank and line from house. Coverage begins thirty (30) days after the Effective Date of this **Warranty**.

The following are excluded from coverage: Tile fields and leach beds; insufficient capacity; clean out; collapse of or damage to line from house caused by roots, rocks, or earth movement.

23. WELL PUMP SYSTEM:

The covered components are: Components and parts (motor, pump, impellers, seals, controls) of submersible or above ground well pump if utilized as sole water supply source for primary dwelling. Coverage begins thirty (30) days after the Effective Date of this **Warranty**.

The following are excluded from coverage: Pressure, holding or storage tank; piping and electrical lines leading to and from unit; joint wells; well casings; re-drilling of wells; secondary/booster pumps; failure attributed to well impurity; contamination or lack of water; excavation or other charges necessary to gain access to the pump.

24. WASHER, DRYER, REFRIGERATOR SUPPLIED BY PURCHASER:

Coverage for this option begins thirty (30) days after the Effective Date of this Agreement. Additional fee required for coverage when supplied by Purchaser rather than included in home purchase. All other terms and conditions apply to these appliances.



EXTENDED WARRANTY APPLICATION / BUILDERS

1 SELECT YOUR PREFERRED TERM OPTION & SERVICE FEE

Service Fee	Term: 2 years	3 years	5 years
\$25	<input type="checkbox"/> \$275	<input type="checkbox"/> \$415	<input type="checkbox"/> \$550
\$50	<input type="checkbox"/> \$220	<input type="checkbox"/> \$360	<input type="checkbox"/> \$495
\$100	<input type="checkbox"/> \$195	<input type="checkbox"/> \$330	<input type="checkbox"/> \$470

The Service Fee selected is payable on a "per trade call" basis.
The service fee for any Roof Leak Repair is \$250.00 per service call.

2 SELECT OPTIONAL COVERAGE

TERM MUST BE IDENTICAL TO THE TERM FROM PART ONE

Optional Coverage	Term: 2 years	3 years	5 years
Guardian Package	<input type="checkbox"/> \$39	<input type="checkbox"/> \$44	<input type="checkbox"/> \$55
Freezer	<input type="checkbox"/> \$33	<input type="checkbox"/> \$39	<input type="checkbox"/> \$50
Ice Maker	<input type="checkbox"/> \$17	<input type="checkbox"/> \$22	<input type="checkbox"/> \$33
Pool	<input type="checkbox"/> \$110	<input type="checkbox"/> \$121	<input type="checkbox"/> \$143
Spa	<input type="checkbox"/> \$94	<input type="checkbox"/> \$105	<input type="checkbox"/> \$127
Pool/Spa Combination	<input type="checkbox"/> \$138	<input type="checkbox"/> \$149	<input type="checkbox"/> \$171
Roof Leaks	<input type="checkbox"/> \$83	<input type="checkbox"/> \$94	<input type="checkbox"/> \$116
Septic	<input type="checkbox"/> \$39	<input type="checkbox"/> \$44	<input type="checkbox"/> \$55
Well Pump	<input type="checkbox"/> \$44	<input type="checkbox"/> \$50	<input type="checkbox"/> \$61
Wash/Dry/Refrigerator <small>(If supplied by Purchaser)</small>	<input type="checkbox"/> \$110	<input type="checkbox"/> \$121	<input type="checkbox"/> \$143

Optional Coverage Subtotal: \$ _____

TOTAL DUE (Sections 1 + 2): \$ _____

PLEASE NOTE: Repair coverage begins on the Warranty purchase date ("Effective Date") specified below and continues for the term selected by the Purchaser. The Service Fee selected is payable on a "per trade call" basis. Except for the optional coverage for washer, dryer or refrigerator supplied by the Purchaser (if this coverage is purchased by the Purchaser), coverage is provided only on systems and appliances installed or supplied by the Builder. **By signing this application, the Builder and Purchaser each certify that all covered appliances and systems are sound and in good working order at the time of purchase of this Warranty. Any dispute regarding this Warranty will be submitted to binding arbitration as provided in the Warranty.** This program is separate from any structural or other coverage provided by the Builder. Make your check payable for the Total Due and submit it along with this application to: USHP, LLC, 5300 Derry Street, Harrisburg, PA 17111. A copy of this application and a confirmation receipt will be returned to you within 60 days to confirm enrollment. Refer to Warranty for terms, conditions and limitations. **THE MAXIMUM LIABILITY FOR USHP UNDER THIS WARRANTY SHALL NOT EXCEED AN AGGREGATE EQUAL TO \$25,000.**

3 COMPLETE & SUBMIT WITH PAYMENT

BUILDER INFO:

Company Name: _____

Builder Name/Title: _____

RWC or HOME Reg #: _____
(If Applicable)

Authorized Builder Signature / Date: _____

PURCHASER INFO:

Date Construction Completed: _____

Date Of Closing*: _____

**The effective date is the original closing date.*

Homebuyers First/Last Name: _____

Address (of home to be covered): _____

Mailing Address (if different than above) _____

Phone: _____

Email: _____

Purchaser's Signature / Date: _____

_____ Homeowner must initial here if Key Estates Warranty coverage was offered to them but is being denied.

PAYMENT:

Submit payment and completed application to USHP at the address listed below or call 866-394-5135 to enroll by phone. If paying by check, please make payable to USHP, LLC.

Check Visa Mastercard

Name of Cardholder: _____

Account #: _____

Expiration Date: _____

Billing Address: _____

City, State, Zip: _____

Cardholder Signature: _____

Key Estates Effective Date: _____
Key Estates Sold By: _____
Key Estates Agreement #: _____

OFFICE USE ONLY

Key Estates Customer ID #: _____
Key Estates Registration #: _____

Date Received: _____
Check #: _____
Check Amount: _____



The Key to Total Home Protection

CONTROL OVER SERVICE - The Homeowner selects the repair provider to use; and there are NO claim forms to complete.

SIMPLICITY - One short application enrolls your home.

ECONOMICAL - Coverage today can save hundreds of dollars in repair or replacement bills tomorrow.

FLEXIBILITY - Various terms and options are available.

TRANSFERABLE - Increases the value of the home for resale.

TRUSTED RESOURCE - Key Estates is a trusted Affiliate of Residential Warranty Company, LLC, a leader in new home warranty protection for over 40 years.



Questions? Call us at 866-394-5135 or Email sales@KeyEstatesWarranty.com

www.KeyEstatesWarranty.com