

SAMPLE CONTRACT
FlexPlan® Home Protection Plan



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SAMPLE

The provider of this contract is

American Home Shield Corporation

In Arizona, American Home Shield of Arizona, Inc.

In California, American Home Shield of California, Inc.

In Florida, American Home Shield of Florida, Inc.

In Iowa, American Home Shield of California, Inc.

In Maine, American Home Shield of Maine, Inc.

In New Jersey, New Jersey Home Shield Corporation

In Oklahoma, Administrator/Obligor is American Home Shield of Oklahoma, Inc. (“AHS” or “Provider”)

In Texas, American Home Shield of Texas, Inc.

In Utah and Wisconsin, American Home Shield of Maine, Inc.

In Virginia, American Home Shield of Virginia, Inc.

In Washington, American Home Shield of Washington, Inc.

P.O. Box 849

Carroll, IA, 51401

1-800-776-4663

Certain items and events are not covered by this contract. Please refer to the exclusions, restrictions, and limitations in boldfaced type in this document.

Wisconsin: THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.

A. COVERAGE OVERVIEW

1. American Home Shield (AHS) will repair or replace your selected covered items. Coverage includes only the items stated as covered, excluding all others, and is subject to limitations, exclusions, and provisions specified in this contract. For your specific coverage and selections see your Contract Agreement pages. Please read your contract carefully.

Oklahoma: Coverage includes only the items stated as covered, excluding all others and is subject to the limitations, exclusions and provisions stated in this contract. For the contract holder’s (“you” or “your”) specific coverage and selections see your Contract Agreement pages. Please read your contract carefully.

2. AHS will repair or replace items which malfunction due to normal wear and tear during the contract term as defined in Section B and not covered by a manufacturer, distributor, builder, or extended warranty (for additional coverage see Section F ServicePlus Package). The covered items must be:

- a. Installed for diagnosis within the confines of the main foundation of the home or attached or detached garage (with the exception of the air conditioner, exterior well pump, septic tank, and pool and/or spa equipment, if selected); or
- b. Domestic or commercial grade and specified by the manufacturer for residential use.

3. AHS will repair or replace items which malfunction due to insufficient maintenance, rust, corrosion, or sediment.

4. AHS has the sole right to determine, according to the terms of this contract, whether a covered item will be repaired or replaced. When making repairs, AHS reserves the right to rebuild existing parts or components and/or to install rebuilt parts or components. When making replacements, AHS is responsible for installing replacement equipment and parts of similar features, capacity, and efficiency, but not for matching dimensions, brand or color. AHS is not responsible for matching any feature of an existing item that does not contribute to the primary function of that item.

5. In instances where the cost of completing a full repair or replacement exceeds a stated contract dollar limit, AHS will pay an amount equal to the contract dollar limit in lieu of providing repair or replacement services. Some or all of such a payment may be made to you and/or a service contractor. Example: A customer’s air conditioning system is not working properly; the customer decides to put in a larger system. The customer may take the cash-in-lieu of repair and purchase the upgraded system. In all other instances:

a. AHS reserves the right to **require you** to accept cash in lieu of repair or replacement services in an amount based on what the ordinary customer would expect to pay after negotiating the best price for such services in your area and without the benefits of this contract when:

- (i) Following a response to a covered breakdown, the item would remain non-compliant with laws, regulations or code requirements;
- (ii) The item is subject to a manufacturer’s recall for a defect unrelated to the covered breakdown; or
- (iii) An item becomes non-repairable and a replacement item is no longer available.

b. AHS may also **offer you** the option of accepting cash in lieu of repair or replacement services in an amount based on what AHS would ordinarily expect to pay for parts and labor for covered items, an amount that is usually less than retail cost or your actual cost. AHS is not obliged to extend such an offer in any particular instance, and you are under no obligation

to accept such an offer, in the event one has been extended. Such offers are typically made subject to restrictions.

c. For further information regarding AHS's cash payment policies and procedures, please call AHS.

6. This contract covers single family homes (including manufactured housing), new construction homes, and condominiums/townhomes/mobile homes under 5,000 square feet, unless an alternative dwelling type (i.e. 5,000 square feet up to 10,000 square feet, or multiple units) is applied for, and the appropriate fee is paid. **Coverage is for owned or rented residential property, not commercial property or premises converted into a business.**

B. CUSTOMER CONTRACT TERM

NOTE: See your Contract Agreement pages for your specific contract term.

1. HOME SELLER CUSTOMER

Home Seller Customer contract term begins upon issuance of a contract number by AHS through the listing period of 180 days, or close of sale (escrow) or termination of listing (whichever occurs first). In the event close of sale (escrow) does not occur in 180 days, AHS may, at its sole discretion, extend the contract term. Home Seller coverage includes items in Section E and, if purchased, Sections F and G only. Home Seller coverage is not available in conjunction with for sale by owner transactions.

Florida: PLEASE NOTE: Florida law prohibits providing of seller's listing coverage free of charge. If a home sale does not occur (i.e., 180-day listing period terminates or the 180-day listing period expires), AHS will bill and collect any unpaid seller's listing coverage fees from the seller. If close of sale occurs, and seller/buyer product was ordered at time of listing, all fees must be paid at time of closing to activate contract coverage for the buyer. AHS will bill and collect any unpaid seller's listing coverage fees.

2. FIRST YEAR CUSTOMER

- a. Real Estate Customer contract term begins at close of sale (escrow) and continues for 1 year, unless AHS approves an alternative multiple year contract term, provided plan fee is paid. If AHS provides Home Seller Customer coverage, any exclusions or suspension of service will apply against this Real Estate Customer contract term.
- b. New Construction Customer contract term begins 1 year after close of sale (escrow) and continues for 1, 2, 3, or 4 years from that date, provided plan fee is paid. New Construction Customer is a first time owner of a newly constructed home.
- c. Direct-to-Consumer Customer contract term is for 1 year beginning upon acceptance of application by AHS and receipt of plan fee. Direct-to-Consumer Customer is not in conjunction with a real estate transaction.
- d. Lease Option Customer contract term is for 1 year beginning upon acceptance of application by AHS and receipt of plan fee (available for Lessee only).

3. RENEWAL CUSTOMER

Renewal Customer contract term begins upon expiration of previous contract term and continues for 1 year provided plan fee is received by AHS within 30 days after expiration. If plan fee is received by AHS after 30 days of expiration, a new 1 year contract term will begin. (See Section K – Renewal and Cancellation)

4. TRANSFER OF OWNERSHIP

If the covered property changes ownership during the contract term, please call the Sales phone number on the Contract Agreement pages for further information to transfer coverage to the new owner.

C. REQUESTING SERVICE

1. AHS must be notified for work to be performed under this contract as soon as the problem is discovered and prior to expiration of the contract term.

Wisconsin: Failure of the homeowner to furnish AHS notice of mechanical failure as specified in this section and in the application, and within the time required therein may invalidate or reduce a claim if AHS is prejudiced thereby and it was reasonably possible for the homeowner to meet the time limit.

(Refer to your Contract Agreement pages for details on how to request service.)

- a. AHS will accept service calls 24 hours a day, 7 days a week.
- b. AHS will not reimburse for services performed without its prior approval.

2. AHS has the right to select and arrange an AHS authorized service contractor (Service Contractor), which may be a service company affiliated with AHS, to perform the service.

- a. The contracted services will be initiated under normal circumstances by AHS within 48 hours after your service request is made to AHS.

Virginia: However, in all instances, a response and plan for covered services will be communicated within seventy-two (72) hours of the request for service.

- b. The Service Contractor will contact you to schedule the service to be performed during normal business hours.
- c. AHS will determine what services constitute an emergency (such as extreme weather conditions or uncontrollable water) and will make reasonable efforts to expedite emergency service.

Nevada: Service will commence not later than 24 hours after the report of the claim in an emergency. An emergency as defined by the Nevada Revised Statutes is including, but not limited to, the loss of heating, cooling, plumbing, or electrical service by the insured. If the emergency involving the items covered in this contract renders a dwelling unfit for a person to live in because of defects that endanger the health and safety of the occupants, AHS will provide a status report to the holder no later than 3 calendar days after the report of the claim, if AHS cannot complete the repairs within 3 calendar days. If you should request AHS to perform non-emergency service outside of normal business hours, you will be responsible for payment of additional fees, including overtime.

d. AHS will accept your request to expedite scheduling of non-emergency service only when a Service Contractor is available. If the Service Contractor agrees to expedite scheduling of a non-emergency service request an additional fee may apply at customer's expense.

e. AHS reserves the right to obtain a second opinion at AHS's expense.

3. In the event AHS authorizes or requests you to contact an independent service contractor to perform a covered service, AHS will provide reimbursement for an authorized amount of the cost you incur for the repair or replacement services. Acceptable proof of your actual itemized costs must be provided to and approved by AHS before any reimbursement will be paid.

D. TRADE SERVICE CALL FEE

You will pay a Trade Service Call Fee for each trade service request, or actual cost, whichever is less (except as provided in Section D.4). Please see your Contract Agreement pages for your Trade Service Call Fee amount.

1. You are responsible for payment of the Trade Service Call Fee after a service request is dispatched and scheduled to a Service Contractor. This includes when:

- a. A Service Contractor is in route to the customer's home;
- b. A customer fails to provide accessibility necessary to perform the service request;
- c. A Service Contractor's diagnosis results in a complete or partial exclusion of coverage; or
- d. AHS approves a customer's request for a second opinion.

2. Trade Service Call Fee is due and payable to the Service Contractor (or to AHS) at the time of the scheduled service request.

3. If any Trade Service Call Fee has not been paid in full, AHS will not respond to a new service request. **Not applicable in Nevada.**

4. **Service work is guaranteed for 60 days.**

E. CORE COVERAGE PLAN

NOTE TO HOME SELLER CUSTOMER: AHS will pay up to a combined maximum limit of \$1,500 for items 1, 2, and 3 in Section E during the listing period.

NOTE: Coverage available on Heating and Air Conditioning systems up to a 5 ton capacity.

1. HEATING (Gas, Electric, or Oil if main source of heat to the home or room)

COVERED ITEMS: Heating units including; but not limited to: Circulating heat– Built-in wall unit – Cable heat (if only source of heat to the room) - Metering devices – Furnace – Furnace transition – Evaporator coils and drain lines – Air handling unit – Air handling transition – Condenser casing or air filters if in conjunction with a mechanical failure – Secondary drain pan and lines – Refrigerant lines. Any of the foregoing covered components as well as plenum, indoor electrical up to the disconnect, and duct connections are also covered as required to maintain compatibility and compliance with minimum SEER and HSPF standards.

NOT COVERED: ALL COMPONENTS AND PARTS RELATING TO GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS – BASEBOARD CASINGS – FUEL STORAGE TANKS – PORTABLE UNITS – SOLAR HEATING SYSTEMS – FIREPLACES AND KEY VALVES – CONDENSER CASING – FILTERS OR AUTOMATIC FILTER CHANGERS – ELECTRONIC AIR CLEANERS – REGISTERS – GRILLS – CLOCKS – TIMERS – HEAT LAMPS – HUMIDIFIERS – FLUES AND VENTS – IMPROPERLY SIZED HEATING SYSTEMS – CHIMNEYS – GRAIN, PELLET, OR WOOD HEATING UNITS (EVEN IF ONLY SOURCE OF HEATING) – CABLE HEAT – SYSTEMS WITH IMPROPERLY MATCHED CONDENSING UNIT AND EVAPORATIVE COIL PER MANUFACTURER'S SPECIFICATIONS – IMPROPER USE OF METERING DEVICES – WINDOW UNITS – ADDING INSULATION TO PLENUM – DEHUMIDIFIERS – HEATING SYSTEM/UNIT AND BUILT-IN WALL UNIT FOR GARAGE USE ONLY.

NOTE TO FIRST YEAR AND RENEWAL CUSTOMER: AHS will pay up to \$1,500 per covered item per contract term for access, diagnosis and repair or replacement of any glycol, hot water, or steam circulating heating system.

2. AIR CONDITIONING

COVERED ITEMS: Ducted electric central and wall air conditioning units including; but not limited to: Water evaporative coolers – Air handler for chillers – Condenser casing or air filters if in conjunction with a mechanical failure – Condenser – Metering devices – Furnace transition – Evaporator coils and drain lines – Air handling unit – Air handling transition – Secondary drain pan and lines – Refrigerant lines. Any of the foregoing covered components

as well as plenum, indoor electrical up to the disconnect, and duct connections are also covered as required to maintain compatibility and compliance with minimum SEER and HSPF standards.

NOT COVERED: GAS AIR CONDITIONING SYSTEMS – REGISTERS AND GRILLS – CONDENSER CASING – FILTERS OR AUTOMATIC FILTER CHANGERS – ELECTRONIC AIR CLEANERS – WINDOW UNITS – NON-DUCTED WALL UNITS – WATER TOWERS – HUMIDIFIERS – ROOF JACKS, PADS OR STANDS – EVAPORATIVE COOLER PADS – FLUES – VENTS – IMPROPERLY SIZED AIR CONDITIONING UNIT – CHILLERS, CHILLER COMPONENTS, AND WATER LINES – SYSTEMS WITH IMPROPERLY MATCHED CONDENSING UNIT AND EVAPORATIVE COIL PER MANUFACTURER’S SPECIFICATIONS – IMPROPER USE OF METERING DEVICES – AIR CONDITIONING SYSTEM/UNIT AND BUILT-IN WALL UNIT FOR GARAGE USE ONLY.

3. DUCTWORK

COVERED ITEMS: Leaks or breaks in ductwork (sheet metal, duct board, and flex duct including vapor barrier) from heating and/or air conditioning unit(s) to point of attachment at registers or grills.

NOT COVERED: REGISTERS OR GRILLS – INSULATION – DAMPERS AND DAMPER CONTROLS – IMPROPERLY SIZED DUCTWORK – LEGALLY MANDATED DIAGNOSTIC TESTING OF DUCTWORK WHEN REPLACING HEATING OR COOLING EQUIPMENT.

NOTE: Where covered repairs require access to ductwork, AHS will only provide access to, and sealing of ductwork through unobstructed walls, ceilings or floors, and will return access openings to a rough finish. If the ductwork is accessible only through a concrete floor, wall or ceiling, AHS will pay up to \$500 per contract term for access to, repair to, or replacement of such ductwork, including returning access openings to a rough finish. If a leak is detected as a result of legally mandated diagnostic testing, AHS will repair and replace accessible and unobstructed ductwork.

4. PLUMBING

COVERED ITEMS: Leaks and breaks of water, drain, gas, waste or vent lines – Toilet tanks, bowls and related mechanisms (builder’s standard is used when replacement is necessary), toilet wax ring seals – Valves for shower, tub, and diverter, angle stops, risers and gate valves – Permanently installed sump pumps (ground water only) – Built-in bathtub whirlpool motor, pump, and air switch assemblies.

NOT COVERED: COLLAPSE OR DAMAGE TO WATER, DRAIN, GAS, WASTE OR VENT LINES CAUSED BY FREEZING OR ROOTS – FAUCETS – HOSE BIBS – BASKET STRAINERS – BATHTUBS – SINKS – SHOWERS – SHOWER ENCLOSURES AND BASE PANS – TOILET LIDS AND SEATS – CAULKING OR GROUTING – SEPTIC TANKS – WATER SOFTENERS – WATER FILTRATION/PURIFICATION SYSTEM – PRESSURE REGULATORS – INADEQUATE OR EXCESSIVE WATER PRESSURE – FLOW RESTRICTIONS IN FRESH WATER LINES – SEWAGE EJECTOR PUMPS – WELL PUMPS – HOLDING OR STORAGE TANKS – SAUNAS OR STEAM ROOMS – WHIRLPOOL JETS.

NOTE: Where covered repairs require access to plumbing, AHS will only provide access to plumbing through unobstructed walls, ceilings or floors, and will return access openings to a rough finish. If the plumbing is accessible only through a concrete floor, wall or ceiling, AHS will pay up to \$500 per contract term for access to, repair to, or replacement of such plumbing, including returning access openings to a rough finish.

5. PLUMBING STOPPAGES

COVERED: Clearing of sink, bathtub, shower, and toilet stoppages. Clearing of mainline drain and sewer stoppages through an accessible ground level cleanout up to 100 feet from access point. Clearing of lateral drain line stoppages up to 100 feet from access point including accessible cleanout, p-trap, drain or overflow access points.

NOT COVERED: COSTS TO LOCATE OR ACCESS CLEANOUTS NOT FOUND OR INACCESSIBLE, OR TO INSTALL CLEANOUTS – ACCESS THROUGH ROOF VENTS – STOPPAGES CAUSED BY COLLAPSED, DAMAGED OR BROKEN DRAIN, VENT OR SEWER LINES OUTSIDE THE HOME’S MAIN FOUNDATION – STOPPAGES DUE TO ROOTS OR FOREIGN OBJECTS – LINES BROKEN OR INFILTRATED BY ROOTS, OR OTHERWISE STOPPED BY ROOTS, EVEN IF WITHIN THE HOME’S MAIN FOUNDATION – SEPTIC TANKS.

6. WATER HEATERS

COVERED ITEMS: All components and parts, including tankless water heaters and circulating pumps, except:

NOT COVERED: SOLAR WATER HEATERS – SOLAR COMPONENTS – AUXILIARY HOLDING OR STORAGE TANKS – NOISE – FUEL STORAGE TANK AND ENERGY CONSERVATION UNIT – FLUES AND VENTS – THERMAL EXPANSION TANKS – INSTANT HOT/COLD WATER DISPENSER.

7. ELECTRICAL

COVERED ITEMS: All components and parts, including built-in exhaust/vent/attic fans, except:
NOT COVERED: LIGHTING FIXTURES – INADEQUATE WIRING CAPACITY – AUDIO/VIDEO/COMPUTER/INTERCOM/ALARM OR SECURITY WIRING OR CABLE – POWER FAILURE OR SURGE – DIRECT CURRENT (D.C.) WIRING OR COMPONENTS AND/OR LOW VOLTAGE SYSTEMS INCLUDING WIRING AND RELAYS – CIRCUIT OVERLOAD – CEILING FANS – RADON MONITORING SYSTEM – SOLAR COMPONENTS.

8. BUILT-IN MICROWAVE OVENS

COVERED: All components and parts, except:
NOT COVERED: DOOR GLASS – RACKS – MEAT PROBE ASSEMBLIES – ROTISSERIES.

9. DISHWASHERS

COVERED: All components and parts.

10. GARBAGE DISPOSALS

COVERED: All components and parts.

11. RANGES/OVENS/COOKTOPS

COVERED: All components and parts, except:
NOT COVERED: CLOCKS (UNLESS THEY AFFECT THE FUNCTION OF THE OVEN) – MEAT PROBE ASSEMBLIES – ROTISSERIES – RACKS – HANDLES – KNOBS.

12. TRASH COMPACTORS

COVERED: All components and parts, except:
NOT COVERED: LOST KEY – REMOVABLE BUCKETS.

OPTIONAL COVERAGE NOTE: Optional coverage begins upon receipt of option fee by AHS and continues through the contract term. Optional coverage may be purchased up to 60 days after the contract effective date for Sections F-H. After the 60th day, optional coverage may be purchased for Sections G and H provided an inspection is performed (at customer's expense) and approved by AHS. New Construction Customer may add optional coverage during the contract term for brand new items providing proof of purchase is received by AHS.

F. SERVICEPLUS PACKAGE

NOTE: This coverage does not apply when systems are undersized in relation to the square footage of the area being heated or cooled.

1. REFRIGERANT RECAPTURE, RECLAIM, AND DISPOSAL**2. REMOVAL OF DEFECTIVE EQUIPMENT**

When AHS replaces a covered item, AHS will pay the costs to dismantle and/or dispose of such item (see Section I.4.b).

3. PERMITS

AHS will pay the cost for obtaining permits for AHS-approved repairs and replacements up to \$250 per occurrence.

4. CODE VIOLATIONS

AHS will pay up to \$250 per contract term to correct code violations when affecting AHS-approved repairs or replacements.

5. UNDETECTABLE PRE-EXISTING CONDITIONS

AHS will cover an existing defect or mechanical failure provided the defect or mechanical failure could not have been detected by visual inspection or simple mechanical test. A visual inspection of the covered item verifies that it appears structurally intact and without damage or missing parts that would indicate inoperability. A simple mechanical test of turning the unit off or on verifying the item operates without irregular sounds, smoke or other abnormal outcome.

6. IMPROPER INSTALLATIONS, REPAIRS, OR MODIFICATIONS

AHS will cover an existing defect or mechanical failure of an item that was improperly installed, repaired, or modified prior to or during the contract term. If the improper installation, repair, or modification violates a code requirement, Section F.4 applies.

7. MISMATCHED SYSTEMS

AHS will cover an existing defect or mechanical failure of a system that was not properly matched in size or efficiency prior to or during the contract term. If the mismatched system violates a code requirement, Section F.4 applies.

G. COVERAGEPLUS PACKAGE**1. CEILING FANS**

COVERED: All components and parts.

2. GARAGE DOOR OPENERS

COVERED ITEMS: Wiring – Motor – Switches – Receiver unit – Rail/Trolley assembly – Hinges – Springs – Remote transmitters.

NOT COVERED: DOOR OR DOOR TRACK ASSEMBLIES.

3. TELEPHONE WIRING

COVERED: Telephone wiring located within the walls of the main dwelling.

NOT COVERED: PHONE JACKS – PLUGS – LIGHTS – TRANSFORMERS AND OTHER POWER UNITS – COVER PLATES – PHONE UNITS – ANSWERING DEVICES – BURGLAR ALARM CIRCUITS – PHONE FUSES – WIRING WHICH IS THE PROPERTY OF A TELEPHONE COMPANY – ACCESS AND CLOSING COSTS TO FLOORS, WALLS, AND CEILINGS WHEN LOCATING OR REPAIRING A MALFUNCTION.

4. BUILT-IN FOOD CENTERS

COVERED: All components and parts, except:

NOT COVERED: REMOVABLE ACCESSORIES.

5. DOORBELLS

COVERED: All components and parts, except:

NOT COVERED: WHEN PART OF THE INTERCOM SYSTEM.

6. INSTANT HOT/COLD WATER DISPENSERS

COVERED: All components and parts.

7. CENTRAL VACUUM

COVERED: All components and parts, except:

NOT COVERED: REMOVABLE HOSES AND ACCESSORIES – ACCESS AND CLOSING COSTS TO FLOORS, WALLS, AND CEILINGS WHEN LOCATING OR REPAIRING A MALFUNCTION.

8. SMOKE DETECTORS

COVERED: Battery operated and hardwired units.

9. ADDITIONAL CORE COVERAGE PLAN ITEMS

NOTE: Items 9.a – 9.g are additional covered items from Section E. If any part for 9.a – 9.g cannot be obtained or is no longer available, AHS will not cover the replacement of such items.

a. HEATING

COVERED ITEMS: Components of geothermal and/or water source heat pump units – Registers – Grills – Heat lamps.

NOT COVERED: OUTSIDE OR UNDERGROUND PIPING, WELL PUMP, AND WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS.

b. AIR CONDITIONING

COVERED ITEMS: Components of geothermal and/or water source heat pump units – Electric non-ducted wall air conditioning units – Registers – Grills.

NOT COVERED: OUTSIDE OR UNDERGROUND PIPING, WELL PUMP, AND WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS.

NOTE TO FIRST YEAR AND RENEWAL CUSTOMER (Sections a and b): AHS will pay up to \$1,500 per covered item per contract term for access, diagnosis and repair or replacement of any geothermal and/or water source heat pumps.

c. DUCTWORK

Ductwork located in concrete- \$1,000 Limit. See Section E.3 NOTE

d. PLUMBING

COVERED ITEMS: Faucets (**chrome builder's standard used when replacement is necessary**) – Shower heads and shower arms – Hose bibs – Toilets of like quality (up to \$600 per occurrence) – Pressure regulators – Sewage ejector pump for Section E.4 only (septic system sewer ejector pumps are not covered unless the optional Septic System Pumping/Sewage Ejector Pump is purchased).

Plumbing located in concrete-\$1,000 Limit. See Section E.4 NOTE

e. BUILT-IN MICROWAVE OVENS

COVERED ITEMS: Door glass – Racks.

f. RANGES/OVENS/COOKTOPS

COVERED ITEMS: Clocks – Rotisseries – Racks – Handles – Knobs – Dials.

g. TRASH COMPACTORS

COVERED ITEMS: Removable buckets.

H. ADDITIONAL FLEXPLAN OPTIONS

NOTE: Sections H.1 – H.8 are available for First Year and Renewal Customers. Please call AHS for availability and pricing of duplicate items.

1. KITCHEN REFRIGERATOR (must be located in the Kitchen)

NOTE: Dual compressor refrigerator and built-in combination of both an All-Refrigerator and an All-Freezer are only available with the Kitchen Refrigerator option. AHS will pay up to \$5,000 per contract term for access, diagnosis and repair or replacement for the dual compressor refrigerator and built-in combination of both an All-Refrigerator and an All-Freezer.

COVERED ITEMS: All components and parts including ice maker and ice and water dispenser, except:

NOT COVERED: ANY REMOVABLE COMPONENT (WHICH DOES NOT AFFECT THE PRIMARY FUNCTION) – INTERIOR THERMAL SHELLS/INSULATION – FOOD SPOILAGE – FREEZERS WHICH ARE NOT A BUILT-IN UNIT OR AN INTEGRAL PART OF THE REFRIGERATOR – MULTI-MEDIA CENTER – WINE CHILLERS – FILTERS.

2. ADDITIONAL REFRIGERATOR

NOTE: Only available when Kitchen Refrigerator option is purchased. This option includes a single built-in All Refrigerator. This option does not apply to dual compressor refrigerators. (See COVERED and NOT COVERED under Section H.1)

3. CLOTHES WASHER

COVERED: All components and parts, except:

NOT COVERED: PLASTIC MINI-TUBS – SOAP DISPENSERS – FILTER SCREENS – KNOBS AND DIALS – DAMAGE TO CLOTHING – DRAWERS.

4. CLOTHES DRYER

COVERED: All components and parts, except:

NOT COVERED: VENTING – LINT SCREENS – KNOBS AND DIALS – DRYER CABINET FRAGRANCE/HUMIDITY CENTER, HANGERS, SHELVES, RODS, HOOKS, AND CABINET LINER – DAMAGE TO CLOTHING – RACKS – DRAWERS.

5. FREE STANDING ICE MAKER

COVERED ITEMS: All components and parts which affect the primary function of the ice maker and ice and water dispenser, except:

NOT COVERED: ANY REMOVABLE COMPONENT (WHICH DOES NOT AFFECT THE PRIMARY FUNCTION) – FILTERS – INTERIOR THERMAL SHELLS/INSULATION.

6. POOL AND/OR SPA EQUIPMENT

Both pool and spa equipment (including portable spa, exterior hot tub and whirlpool) are covered when utilizing common equipment. If they do not utilize common equipment, an additional option fee is required to cover the second set of equipment.

COVERED: All above ground and accessible components and parts of the heating, pumping and filtration system including: pool sweep pump and motor – pump motor – blower motor and timer – above ground plumbing and electrical.

NOT COVERED: LIGHTS – LINERS – STRUCTURAL DEFECTS – SOLAR EQUIPMENT – JETS – ORNAMENTAL FOUNTAINS, WATERFALLS AND THEIR PUMPING SYSTEMS – POOL COVER AND RELATED EQUIPMENT – FILL LINE AND FILL VALVES – BUILT-IN OR DETACHABLE CLEANING EQUIPMENT INCLUDING, WITHOUT LIMITATION, POOL SWEEPS, POP-UP HEADS, TURBO VALVES, SKIMMERS, CHLORINATORS, AND IONIZERS – FUEL STORAGE TANKS – DISPOSABLE FILTRATION MEDIUMS – HEAT PUMP – ACCESS TO POOL AND SPA EQUIPMENT – MULTI-MEDIA CENTER – DEHUMIDIFIERS.

7. WATER SOFTENER

COVERED: All components and parts, except:

NOT COVERED: LEASED OR RENTED UNITS.

8. WELL PUMP

COVERED ITEMS: All components and parts of well pump utilized as a source of water to the home, except:

NOT COVERED: ABOVE OR UNDERGROUND PIPING, CABLE OR ELECTRICAL LINES LEADING TO OR FROM THE WELL PUMP, INCLUDING THOSE THAT ARE LOCATED WITHIN THE WELL CASING – WELL CASINGS – PRESSURE SWITCHES NOT LOCATED ON THE PUMP – HOLDING, STORAGE OR PRESSURE TANKS – BOOSTER PUMPS – REDRILLING OF WELLS – WELL PUMP AND ALL WELL PUMP COMPONENTS FOR GEOTHERMAL AND/OR WATER SOURCE HEAT PUMPS.

NOTE: AHS will pay up to \$1,500 per contract term for access, diagnosis and repair or replacement.

9. SEPTIC SYSTEM PUMPING & SEPTIC SEWAGE EJECTOR PUMP

NOTE: This option is only available for First Year Customers and is not renewable.

COVERED ITEMS: Mainline stoppages that can be cleared through an existing access or clean out without excavation – The septic tank will be pumped once during the contract coverage term if the stoppage is due to septic back up – Sewage ejector pump for septic system only (plumbing sewage ejector pumps are not covered unless the CoveragePlus Package is purchased).

NOT COVERED: BROKEN OR COLLAPSED SEWER LINES OUTSIDE THE FOUNDATION – STOPPAGES OR ROOTS THAT PREVENT THE EFFECTIVE USE OF ANY EXTERNALLY APPLIED SEWER MACHINE CABLE – COST OF FINDING OR GAINING ACCESS TO THE SEPTIC TANK OR SEWER HOOK-UPS – DISPOSAL OF WASTE – CHEMICAL TREATMENT OF THE SEPTIC TANK AND/OR SEWER LINES – TANKS – LEACH LINES – CESSPOOL – ANY MECHANICAL PUMP OR SYSTEMS.

I. LIMITATIONS AND EXCLUSIONS

NOTE: Unless otherwise specified in this contract, the following limitations and exclusions apply:

General Exclusions from Coverage

1. This contract does not cover:

- a. Routine maintenance (you are responsible for providing maintenance and cleaning of covered items as specified by the manufacturer) For example: heating and air conditioning systems require periodic cleaning and/or replacement of filters and cleaning of evaporator and condenser coils. Water heaters require periodic flushing;
- b. Repair or remediation of cosmetic defects;
- c. Electronic, computerized, or comfort control home management systems;
- d. Repair, replacement, installation, or modification of any covered item or component or part thereof, that has been, or is, determined to be defective by the Consumer Product Safety Commission or for which a manufacturer has issued, or issues, a warning, recall, or determination of defect; or
- e. System or appliance upgrades, or repairs or replacements required:
 - (i) when the malfunction is due to missing components, parts, or equipment;
 - (ii) when the malfunction is due to lack of capacity in the existing system or appliance;
 - (iii) when the malfunction is due to a system or appliance whose parts or components are improperly mismatched in terms of capacity or efficiency (unless the ServicePlus Package is purchased); or
 - (iv) to comply with any federal, state, or local laws, regulations or ordinances, utility regulations, or building or zoning code requirements.

2. AHS is not responsible or liable for performing service, or paying remediation costs, involving hazardous or toxic materials.

3. In regards to mold, mildew, bio-organic growth, rot, fungus, or pest damage, AHS is not responsible or liable for:

- a. Damages caused by such substances;
- b. Diagnosis, removal or remediation of such substances; or
- c. Repairs or replacements necessitated by such substances.

Partial Exclusions from Coverage and Certain Additional Fees

4. AHS is not responsible or liable for:

- a. Providing or closing access to covered items;
- b. Costs of construction, carpentry, or other modifications necessary to remove, relocate, or install equipment; or
- c. Restoration of any wall or floor coverings, cabinets, counter tops, tiling, paint, or the like.

5. You may be charged an additional fee by the Service Contractor:

- a. To obtain legally required permits;
- b. To dispose of an old covered item; or
- c. If cranes are needed to install or remove any equipment located on a roof top.

Coverage Exceptions Applicable to Certain Breakdowns

6. AHS is not responsible or liable for repairs or replacements when the malfunction is due to:

- a. Misuse, abuse, or mistreatment, including but not limited to, removal of parts and damage by people, pests, or pets;
- b. Improper repair or modification of the item prior to or during the contract term;
- c. Accidents, fire, freezing, water damage, electrical failure or surge, or excessive or inadequate water pressure;
- d. Lightning, mud, earthquake, soil movement, storms, or acts of God; or
- e. A manufacturer's use of improper design, improper materials or formulations, a defective manufacturing process, or other manufacturing defects.

General Limitations of Liability

7. AHS's policy is to abide by all current federal, state and local laws, regulations and guidelines. AHS will not be liable for any violations prior to the beginning of the contract term and will not perform future repairs or replacements that violate any such laws, regulations or guidelines.
8. AHS is not responsible or liable for secondary, incidental, and/or consequential loss or damage resulting from the malfunction of any covered item, or a Service Contractor's neglect or delay in providing, or failure to provide, repair or replacement of such item, including, but not limited to, food spoilage, loss of income, utility bills, additional living expenses, personal and/or property damage.
9. AHS is not responsible or liable for any delay in service or failure to provide service caused by conditions beyond AHS's control.

J. SHARED SYSTEMS AND APPLIANCES

1. If this contract is for a duplex, triplex, or fourplex dwelling, then all units within the dwelling must be covered by one AHS contract for coverage to apply to shared systems and appliances (Example: air conditioning or heating, plumbing, electrical, etc.).
2. If this contract is for a multi-unit dwelling other than those specified in Section J.1, then only items contained within the confines of each individual unit are covered. Shared systems and appliances are not covered (Example: shared washer/dryer, water heater, garage door opener, etc.).
3. Except as otherwise provided in this Section, shared systems and appliances are not covered.

K. RENEWAL AND CANCELLATION

1. This contract may be renewed at the sole discretion of AHS. In that event, you will be notified of the plan fee and terms for renewal.
2. If you select the monthly payment option and AHS elects to renew your contract, AHS will notify you of the plan fee and terms of renewal during the 10th month of your contract term. You will automatically be renewed for a 1 year coverage period unless you notify AHS in writing 30 days prior to the contract expiration. The first payment for the next contract will serve as your final authorization for another contract term.
3. A. AHS will not cancel this contract, except:
 - (1) for nonpayment of contract fees;
 - (2) for fraud or misrepresentation of facts material to the issuance of this contract;
 - (3) when the contract is for listing coverage and close of sale (escrow) does not occur, if applicable;
 - (4) upon mutual agreement of AHS and the contract holder; or
 - (5) if the contract holder either threatens to harm or actually harms the safety or well-being of: (i) AHS; (ii) any employee of AHS; (iii) a Service Contractor; or (iv) any property of AHS or of the Service Contractor.
- B. This contract may be cancelled by the contract holder:
 - (1) within the first 30 days following the Effective Date;
 - (2) at any time, if enrolled in the monthly payment option; or
 - (3) when mutually agreed upon by AHS and contract holder.

In such cases, this contract shall be deemed void and the provider of funds shall be entitled to a full refund of the paid contract fees less any service (and claims) costs incurred by AHS.

The following additional provisions are required by State law.

Wyoming: Cancellation of the contract in the cases of 3.A. and 3.B. shall be deemed void and the provider of funds shall be entitled to a full refund of the paid contract fees.

- C. If AHS cancels or agrees to allow the contract holder to cancel after the 30th day, then the provider of funds shall be entitled to a pro rata refund of the paid contract fees for the unexpired term, less: (a) an administrative fee of up to \$35; and (b) any service (and claims) costs incurred by AHS (collectively, the "Cancellation Fees"). A 10% monthly penalty shall be added to refunds not paid or credited within 45 days after the return of this contract to AHS.

The following additional provisions are required by State law.

Alabama: At least 5 days prior written notice is required for any cancellation by AHS, except for: (1) nonpayment of contract fees; or (2) fraud or misrepresentation of facts material to the issuance of this contract.

Georgia: If AHS cancels this contract for one of the reasons in Section K.3.A, the contract holder shall receive a written notice of cancellation which shall conform to the requirements of Section 33-24-44 of the Georgia Insurance Code. The contract holder may cancel this contract at any time by returning the original contract to AHS, or by making a written request for cancellation of this contract to AHS stating a future date on which this contract is to be cancelled. This contract shall be cancelled on the later of: (1) the date this returned contract or written request is received by AHS; or (2) the date specified in the written request upon surrender of the contract to AHS. In the event of such cancellation, AHS will refund to the provider of funds the excess of paid contract charges above the customary short rates for the expired term.

Illinois: For cancellations after the initial 30 days of coverage, there shall be no administrative fee as stated above; and any cancellation fee charged to the contract holder shall not exceed \$50 or 10% of the contract price; whichever is less.

Louisiana: The contract holder may return this contract within 20 days of the time this contract is mailed or within 10 days of delivery if this contract is delivered to the contract holder at the time of sale (escrow). If no claim has been made, this contract is deemed void and AHS shall refund to the contract holder, or credit the account of the contract holder, with the full purchase price of this contract. The right to void this contract is not transferable and shall only apply to the original contract holder and only if no claim has been made prior to its return to AHS. A ten percent penalty shall be added to a refund that is not paid or credited within 45 days after return of this contract to AHS.

New Mexico and South Carolina: If AHS cancels this contract, AHS shall mail a written notice to the contract holder that states the effective date of cancellation at least 15 days prior to the cancellation and the reason for the cancellation.

D. If the contract fees are billed through a mortgage loan that is later sold or paid in full, then uninterrupted coverage can be arranged by immediately calling (800) 247-4749 to establish an alternate payment method. This contract will be deemed cancelled if the contract holder fails to initiate such payment arrangements within 30 days.

Arizona:

1. This contract may be renewed at the sole discretion of AHS. In that event, you will be notified of the plan fee and terms for renewal.

2. If you select the monthly payment option and AHS elects to renew your contract, AHS will notify you of the plan fee and terms of renewal during the 10th month of your contract term. You will automatically be renewed for a 1 year coverage period unless you notify AHS in writing 30 days prior to the contract expiration. The first payment for the next contract will serve as your final authorization for another contract term.

3. A. AHS will not cancel this contract, except:

- (1) for nonpayment of contract fees;
- (2) for fraud or misrepresentation of facts material to the issuance of this contract;
- (3) when the contract is for listing coverage and close of sale (escrow) does not occur, if applicable;
- (4) upon mutual agreement of AHS and the contract holder; or
- (5) if the contract holder either threatens to harm or actually harms the safety or well-being of: (i) AHS; (ii) any employee of AHS; (iii) a Service Contractor; or (iv) any property of AHS or of the Service Contractor.

B. This contract may be cancelled by the contract holder:

- (1) within the first 30 days following the Effective Date;
- (2) at any time, if enrolled in the monthly payment option; or
- (3) when mutually agreed upon by AHS and contract holder.

In such cases, this contract shall be deemed void and the provider of funds shall be entitled to a full refund of the paid contract fees less any service (and claims) costs incurred by AHS. Cancellation requests must be in writing and delivered to AHS at the address printed at the top of the first page of this Contract.

C. If AHS cancels or agrees to allow the contract holder to cancel after the 30th day, then the provider of funds shall be entitled to a pro rata refund of the paid contract fees for the unexpired term, less: (a) less administrative costs associated with cancellation in an amount not to exceed \$35.; and (b) any service (and claims) costs incurred by AHS (collectively, the "Cancellation Fees"). A 10% monthly penalty shall be added to refunds not paid or credited within 45 days after the return of this contract to AHS.

D. If the contract fees are billed through a mortgage loan that is later sold or paid in full, then uninterrupted coverage can be arranged by immediately calling (800) 247-4749 to establish an alternate payment method. This contract will be deemed cancelled if the contract holder fails to initiate such payment arrangements within 30 days.

Nevada:

1. This contract may be renewed at the sole discretion of AHS. In that event, you will be notified of the plan fee and terms for renewal.

2. If you select the monthly payment option and AHS elects to renew your contract, AHS will notify you of the plan fee and terms of renewal during the 10th month of your contract term. You will automatically be renewed for a 1 year coverage period unless you notify AHS in writing 30 days prior to the contract expiration. The first payment for the next contract will serve as your final authorization for another contract term.

3. The customer may cancel this contract at any time. If the customer cancels the contract within the first 30 days following the beginning of the contract and no claim has been made, the customer shall be entitled to a full refund of the paid contract fees. If the customer cancels after the 30th day or after a claim has been made, the customer shall be entitled to a pro rata refund of the paid contract fees for the unexpired term, less an administrative fee of up to \$35. If AHS fails to refund any amount owed under this section within 45 days of customer's cancellation of the contract, AHS will pay a ten percent penalty for each 30-day period or portion thereof that the refund and any accrued penalties remain unpaid.

4. This contract may be cancelled by AHS for the following reasons:

- (a) Failure by the customer to pay an amount when due;
- (b) Conviction of the customer of a crime which results in an increase in the service required under the contract;
- (c) Discovery of fraud or material misrepresentation by the customer in obtaining the contract, or in presenting a claim for service;
- (d) Discovery of: an act or omission by the customer or a violation by the customer of any condition of the service contract, which occurred after the beginning of the contract and which substantially and materially increases the service required under the contract; or
- (e) A material change in the nature or extent of the required service or repair which occurs after the beginning of the contract and which causes the required service or repair to be substantially and materially increased beyond that contemplated at the time that the contract was issued or sold.

If AHS cancels this contract within the first 30 days following the beginning of the contract, the customer shall be entitled to a refund of the paid contract fees. If AHS cancels this contract after the 30th day, the customer shall be entitled to a pro rata refund of the paid contract fees for the unexpired term. If AHS cancels this contract, AHS will not charge a cancellation fee. AHS will provide the customer at least 15 days notice before cancellation.

5. If the contract fees are billed through a mortgage loan that is later sold or paid in full, then uninterrupted coverage can be arranged by immediately calling (800) 247-4749 to establish an alternate payment method. If you fail to initiate such payment arrangements within 30 days, AHS may cancel the contract by providing you with at least 15 days notice before cancellation.

Oklahoma:

The customer may cancel this contract within the first 30 days following the beginning of the contract and shall be entitled to a full refund, less any service (and claims) costs incurred by AHS. If the customer requests to cancel after the 30th day, the customer shall be entitled to one hundred percent (100%) of the unearned pro rata premium, less: (a) ten percent (10%) of the unearned pro rata premium or thirty-five (\$35), whichever is less; and less (b) any service (and claims) costs incurred by AHS.

If AHS cancels this contract, return of premium shall be based upon one hundred percent (100%) of unearned pro rata premium, less the actual cost of any service provided under the service warranty contract.

Wisconsin:

1. This contract may be renewed at the sole discretion of AHS. In that event, you will be notified of the plan fee and terms for renewal.

2. If you select the monthly payment option and AHS elects to renew your contract, AHS will notify you of the plan fee and terms of renewal during the 10th month of your contract term. You will automatically be renewed for a 1 year coverage period unless you notify AHS in writing 30 days prior to the contract expiration. The first payment for the next contract will serve as your final authorization for another contract term.

3. A. AHS will not cancel this contract, except:

- (1) for nonpayment of contract fees;
- (2) for fraud or misrepresentation of facts material to the issuance of this contract;
- (3) if not previously renewed and if in effect for less than 60 days at the time of mailing or delivery by AHS of notice of cancellation;
- (4) in the event of substantial change in the risk assumed by AHS under this contract, except to the extent that AHS should reasonably have foreseen the change or contemplated the risk in writing this contract;
- (5) when the contract is for listing coverage and close of sale (escrow) does not occur, if applicable;
- (6) upon mutual agreement of AHS and the contract holder; or
- (7) if the contract holder either threatens to harm or actually harms the safety or well-being of: (i) AHS; (ii) any employee of AHS; (iii) a Service Contractor; or (iv) any property of AHS or of the Service Contractor.

B. This contract may be cancelled by the contract holder:

- (1) within the first 30 days following the Effective Date;
- (2) at any time, if enrolled in the monthly payment option; or
- (3) when mutually agreed upon by AHS and contract holder.

In such cases, this contract shall be deemed void and the provider of funds shall be entitled to a full refund of the paid contract fees less any service costs incurred by AHS.

C. No cancellation by AHS of this contract for any reason shall be effective until 10 days after the First Class mailing or delivery of a written notice of cancellation to the homeowner.

D. If AHS cancels or agrees to allow the contract holder to cancel after the 30th day, then the provider of funds shall be entitled to a pro rata refund of the paid contract fees for the unexpired term, less: (a) an administrative fee of up to \$35; and (b) any service costs incurred by AHS (collectively, the "Cancellation Fees"). A 10% monthly penalty shall be added to refunds not paid or credited within 45 days after the return of this contract to AHS.

E. If the contract fees are billed through a mortgage loan that is later sold or paid in full, then uninterrupted coverage can be arranged by immediately calling (800) 247-4749 to establish an

alternate payment method. This contract will be deemed cancelled if the contract holder fails to initiate such payment arrangements within 30 days.

L. MISCELLANEOUS

Obligations of the provider under this service contract are backed by the full faith and credit of the provider.

Colorado: This contract is governed by the provisions of the "Colorado Consumer Protection Act" or the "Unfair Practices Act," Articles 1 and 2 of Title 6 C.R.S., and homeowner may have a right of civil action under such laws, including obtaining the recourse or penalties specified in such laws.

Georgia: **THIS IS NOT A CONTRACT OF INSURANCE;** however, the performance of this Contract is guaranteed by a surety bond written by Liberty Mutual, a surety insurer that is authorized to transact surety insurance in the state of Georgia. If AHS fails to pay any valid claim within sixty (60) days after proof of loss has been filed, you are entitled under Georgia law to make such claim directly to Liberty Mutual at 1524 Hwy 30 E, Carroll, IA 51401 or you may contact Liberty Mutual at (712) 794-1001.

Illinois: Obligor is American Home Shield Corporation. This contract is issued and serviced by American Home Shield Corporation. **THIS IS NOT A CONTRACT OF INSURANCE.**

Iowa: 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.

New Hampshire: IMPORTANT INFORMATION TO CONTRACT HOLDERS

If you need to contact someone about this contract for any reason, please contact American Home Shield Corporation at the following address and telephone number: American Home Shield Corporation, Post Office Box 849, Carroll, Iowa 51401, (800) 776-4663. If you have been unable to contact or obtain satisfaction from the Company, you may contact the New Hampshire State Insurance Department: 21 South Fruit Street, Suite 14, Concord NH 03301, (800) 852-3416. Written correspondence is preferable so that a record of your inquiry is maintained. When contacting the Company of the Insurance Department, have your contract number available.

Oklahoma: Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association.

Oklahoma service warranty Statutes do not apply to commercial use references in service warranty contracts.

South Carolina: Questions or complaints may be registered with the South Carolina Department of Insurance, P.O. Box 100105, Columbia, South Carolina 29202, (800) 768-3467.

Texas: NOTICE: THIS COMPANY PAYS PERSONS NOT EMPLOYED BY THE COMPANY FOR THE SALE, ADVERTISING, INSPECTION, OR PROCESSING OF A RESIDENTIAL SERVICE CONTRACT UNDER TEXAS OCCUPATIONS CODE §1303.304.

This contract is issued pursuant to a license granted by the Texas Real Estate Commission, and complaints in connection with this contract may be directed to the Commission at P.O. Box 12188, Austin, Texas 78711, 512-465-3917. The purchase of a residential service contract is optional and similar coverage may be purchased through other residential service companies or insurance companies authorized to transact business in Texas.

NOTICE: YOU, THE BUYER, HAVE OTHER RIGHTS AND REMEDIES UNDER THE TEXAS DECEPTIVE TRADE PRACTICES-CONSUMER PROTECTION ACT WHICH ARE IN ADDITION TO ANY REMEDY WHICH MAY BE AVAILABLE UNDER THIS CONTRACT. FOR MORE INFORMATION CONCERNING YOUR RIGHTS, CONTACT THE CONSUMER PROTECTION DIVISION OF THE ATTORNEY GENERAL'S OFFICE, YOUR LOCAL DISTRICT OR COUNTY ATTORNEY OR THE ATTORNEY OF YOUR CHOICE.

Buyer's Signature

Date

Utah: Coverage afforded under this contract is not guaranteed by the Property and Casualty Guaranty Association. Obligations of the provider under this service contract are guaranteed by funds held on deposit with the State of Utah. Should the provider fail to perform its obligations to its contract holders, the Insurance Commissioner may make equitable distributions to contract holders from funds held on deposit.

Virginia: IMPORTANT INFORMATION TO CONTRACT HOLDERS

In the event you need to contact someone about this contract for any reason, please contact American Home Shield of Virginia, Inc., the home protection company issuing this contract, at the following address and telephone number: American Home Shield of Virginia, Inc., Post Office Box

849, Carroll, Iowa 51401, (800) 776-4663. If you have been unable to contact or obtain satisfaction from the Company, you may contact the Virginia State Corporation Commission's bureau of Insurance: Post Office Box 1157, Richmond, Virginia 23218, (800) 552-7945 (Virginia only) or (804) 371-9741 (out-of-state calls). Written correspondence is preferable so that a record of your inquiry is maintained. When contacting the Company of the Bureau of Insurance, have your contract number available.

SAMPLE