OLD REPUBLIC

CRES Preferred Coverage 13-Month Plan

HOME WARRANTY PLAN | CALIFORNIA

CRES℠
A Gallagher Company



Since 1974

Protecting the Joy of Homeownership

No Dollar or Age Limits on HVAC Units or Dollar Limit on Refrigerant Replacement for Homebuyer

Platinum with Total Care Upgrade Includes Enhanced Slab Leak Limit/ External Plumbing Leak Coverage and Limited Roof Leak Repair - up to $1,500 for Homebuyer

Water Heater Limit Increased to $7,000

Emergency Lodging/ Portable A/C or Heater Reimbursement Option for Homebuyer

A+ RATING BBB
Over 30 Years

Consumer Affairs
4 STAR RATING

Trustpilot

NHSCA
Company Code
12H424

Elevated Coverage for the Modern Homeowner

Built on Trust, Backed by Integrity

When your home's systems and appliances malfunction, it can cause major disruptions to your daily life. A home warranty is designed to help protect your time, energy, and finances when unexpected breakdowns occur.

For over five decades, Old Republic Home Warranty has offered extensive home system and appliance coverage to homeowners like you, and you can rest assured we're here for the long run—because we know that when things are good at home, life is truly good.



Why a Home Warranty?

Budget Protection
Don't let unexpected repair and replacement costs drain your hard-earned savings.

Renewable Coverage
Your covered home systems and appliances have limited lifespans. Keep them protected year after year.

Less Stress
Leave the repair and replacement process to a qualified technician who we send straight to your door.

Convenience
Submit a service request online anytime, day or night.

Learn more about why a home warranty matters.

Stress Less and Save Big on Common Repair and Replacement Costs

Old Republic Home Warranty can help save hundreds—even thousands—of dollars on covered costs for home systems and appliances.*

A/C System	Heating System	Electrical System	Built-in Oven	Water Heater
$7,444	$7,386	$3,257	$4,154	$2,248

*Some items listed may be Optional Coverage requiring additional plan fees. Costs shown are estimated average retail replacement costs and may vary significantly by provider, location, and job specifics. See plan for coverage details and exclusions.

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Why Homeowners Love Old Republic

At Old Republic Home Warranty, we've been safeguarding homeowners against unexpected repair costs for over 50 years. We're proud to be part of Old Republic—a Fortune 500 company—which has delivered consistent solutions backed by financial strength for over 100 years.

You Can Trust Old Republic Home Warranty

- Rated A+ with the Better Business Bureau for over 30 years, while also maintaining strong reviews on ConsumerAffairs, Google, and Trustpilot
- U.S.-based customer care agents are available to assist you in all time zones
- ConsumerAffairs Buyer's Choice Award for Best Claims Handling in 2026
- 2026 USA TODAY Top Workplace winner



Request Service in 3 Easy Steps

ConsumerAffairs Buyer's Choice Awards 2026 BEST CLAIMS HANDLING

Best Claims Handling

1. **Submit your service request at homeowner.orhomewarranty.com.**
2. **Pay the trade call fee.**
3. **We send a service provider directly to your door to diagnose and repair or replace the covered item.**

Our Mission

Providing unrivaled home service experiences with genuine care.

Our Vision

To make a positive impact in the lives of those we encounter by keeping our promises and remaining accountable to our customers.

Our Promise

We understand that behind every service request are real people with busy lives. That's why we provide extensive home warranty coverage that supports modern homeownership.

Terms and Conditions

This section of the Plan Contract lists covered appliances and systems by trade. Silver Coverage is for the Plan Holder. With purchase of Optional Seller's Coverage, Silver Coverage also extends to the Home Seller with the exception of Rekey Service and Limited Roof Leak Repair. Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 16.

Appliance Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Dishwasher 	All components that affect the primary functional operation of the unit.	**Baskets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; remote controls and respective equipment; rollers; runner guards; sensi-heat burners; shelves; timers, clocks, and vents that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits.**	Appliance Limit per appliance: $3,000 **With purchase of Gold Coverage/Plus/ Enhancement,** appliance Limit per appliance increases by $2,000 ($5,000 in total) **With purchase of Platinum with Total Care,** appliance Limit per appliance increases by $2,000 ($7,000 in total)
	With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes: **Dishwasher:** baskets, rollers, racks, runner guards.		
Kitchen Exhaust Fan 	All components that affect the primary functional operation of the unit.		
Oven, Range, Cooktop, Built-in Microwave 	All components that affect the primary functional operation of the unit.		
	With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes: **Oven/Microwave/Range/Cooktop:** racks, handles, knobs, interior lining.		
Trash Compactor 	All components that affect the primary functional operation of the unit.		
	With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes: **Trash Compactor:** lock and key assemblies, buckets.		

Electrical Coverage - Includes smart and/or Wi-Fi-enabled items.

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Electrical System 	Attic fans, bath exhaust fans, ceiling fans, whole house fans.	**Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; telephone, audio, video, computer/networking, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; meter; chimes; smart-home hubs.**	Doorbell Limit: $500 All other covered electrical items: No Limit **With purchase of Gold Coverage/Plus/ Enhancement for the Homebuyer or Home Seller:** Smoke detector Limit: No Limit
	Light switches, electrical outlets, interior wiring, doorbells.		
	Main electrical panel/sub panel, meter base/ socket/pedestal, breakers, and fuses.✦		
	With purchase of Gold Coverage/Plus/ Enhancement or Platinum with Total Care, coverage is enhanced and also includes: Smoke detectors (including smart and/or Wi-Fi-enabled): battery operated and hardwired.		

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Heating/Ductwork and Air Conditioner/Cooler Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Heating System and Ductwork✦ 	Heating System/Ductwork Coverage includes repair or replacement of all components that affect the heating operation of the unit, including gas, oil, or electric heating system, built-in wall or floor heater, heat pump, mini-split ductless systems, thermostat (including smart and/or Wi-Fi-enabled), ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines, heat pump refrigerant recharging when necessary as part of a covered repair. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated HSPF standards. Coverage is limited to heating systems with capacity not exceeding five (5) tons per unit. For heat pumps and heat pump package units: Air Conditioner/Cooler Coverage applies; see page 11. **With purchase of Gold Coverage/Plus/ Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:** Disposable filters, costs related to refrigerant recharging, recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps; use of cranes to complete a heating repair/replacement. **With purchase of Platinum with Total Care, coverage is enhanced and also includes:** Zone controls and respective equipment when required to render a covered repair or replacement.	**Timers/clocks that do not affect the heating/cooling operation of the unit; vents; flues; fuel storage tanks; freestanding/ window units; cable heat; zone controls and respective equipment; secondary drain pan; duct insulation; dampers; filters; diagnostic testing of, locating, and/or repairing leaks in ductwork (as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment); fireplaces and key valves; grain, wood, or pellet stoves; use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners/ humidifiers/ dehumidifiers/purifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines; smart vents and the like. Certain systems are designed to meet particular square footage needs. If the system is inadequate to meet the square footage of the home, then coverage does not apply.**	Heating system* Limit (per system): No Limit *Except for Diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced systems, and water heater/heating combination units, Limit: $1,500 *With purchase of Platinum with Total Care, Limit increases to: $2,500* Ductwork, air transfer systems Limit: $1,000 Refrigerant recharge Limit for heat pumps or heat pump package units: No Limit **With purchase of Gold Coverage/Plus/ Enhancement or Platinum with Total Care, coverage includes:** Up to $250 per occurrence for the use of cranes to complete a heating repair/replacement **With purchase of Platinum with Total Care:** Zone controls and respective equipment Limit: $1,000 **When Optional Seller's Coverage is purchased and during the Seller's Coverage Period:** Heating, Ductwork, A/C (including water heater/ heating combination units) Limit: $500 *With purchase of Gold Coverage for the Home Seller, Limit increases to $1,500 for all heating/ ductwork/A/C repairs/ replacements and related services (e.g., haul away, permits). Heating/ductwork Limit remains at $500.*

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Plumbing Coverage

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Plumbing 	Angle stops, gate valves, shower and bathtub valves, diverter valves, stop and waste valves.✦	**Fixtures; bidets; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; washer boxes; multi-valve manifolds and other attachments to pipes; gas log lighter; toilet lids and seats; water heater vents and flues; shower pans; stoppages due to roots or foreign objects; leaks/damage caused by roots; stoppages that cannot be cleared with cable or hydrojetting; flow restrictions in supply lines; water heater heat pump attachment; holding, storage or expansion tanks; bathtub jets; tub spout or tub spout diverter; steam showers/rooms and associated equipment; shower towers; thermostatic valves; spray arms; basket strainer; fire suppression systems; pop-up assemblies; noises or odors without a related malfunction; caulking or grouting; inadequate or excessive water pressure; remotes. In the event of a stoppage: access to drain lines from vent; removal of toilet; costs to locate, access, or install a ground-level cleanout; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/spa equipment.**	Valves replaced with chrome builder's standard.
	Built-in instant hot/cold water dispensers.		Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks)and plumbing pipe leaks in polybutylene piping. Limit: $1,500 in total
	Built-in jetted bathtub motor, pump, and air switch assemblies.		**With purchase of Platinum with Total Care or Enhanced Slab Leak Limit and External Plumbing Optional Coverage:** Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks). Limit: $2,500 in total
	Built-in sump pumps (for ground water only).		Toilet tanks and bowls replaced with white builder's standard.
	Drain line stoppages (either branch or main) that can be cleared with a sewer cable through an accessible ground-level cleanout, drain, or removable p-trap. If stoppage cannot be cleared with sewer cable, coverage includes hydrojetting through available access points.		Water heater Limit: $7,000
	Garbage disposals.		All other covered plumbing items: No Limit
	Recirculating pumps.		**With purchase of Gold Coverage/Enhancement for the Homebuyer or Home Seller or Platinum with Total Care for the Homebuyer:** – Faucets, Roman tub valves/faucets, showerheads, shower arms replaced with chrome builder's standard. – Toilet replacement up to $600 per toilet, per occurrence.
	Toilet tanks, bowls, flushing mechanisms, and wax ring seals.		**With purchase of Platinum with Total Care for the Homebuyer:** – Faucet replacement up to $500 per faucet; $1,000 in total – Up to $250 per Plan to clear stoppages due to roots or toward removal of toilets or other access to clear a stoppage – Tub spouts replaced with chrome builder's standard – Tub spout diverter, basket strainer Limit: No Limit
	Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene vent pipes), risers.		
	Water heaters✦ (including tankless, power vent, and direct vent unit).		
	Water pressure regulators.✦		
	With purchase of Gold Coverage/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes: – Faucets, Roman tub valves/faucets, showerheads, and shower arms. Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage. – Interior hose bibbs. – Water Heater: expansion tanks.✦ **With purchase of Platinum with Total Care, coverage is enhanced, and also includes:** – Tub spouts, tub spout diverter, basket strainer. – When required to render a covered service, we will clear stoppages due to roots or toward removal of toilets or other access to clear a stoppage, including cost to install a ground-level cleanout.		

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Miscellaneous Trades Coverage - Includes smart and/or Wi-Fi-enabled items.			
Covered Item	**Covered**	**Not Covered** (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	**Coverage Limits Per Plan Term**
Central Vacuum 	Central Vacuum Coverage includes repair or replacement of: power unit for the vacuum, including motor and electrical components; dirt canister.	**Attachments; removable components; accessories; hoses; vents; stoppages.**	Limit: No Limit
Garage Door Opener 	Garage Door Opener Coverage includes repair or replacement of: all components of the garage door opener that affect the opening and closing function, including battery backup. **With purchase of Gold Coverage/Plus/ Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:** – hinges, springs, remote transmitters, keypads. – We will perform tune-ups for one garage door opener. The Service Provider will inspect each component, tighten and adjust hardware, tracks, and all moving parts, lubricate or grease moving parts, test the door opening and closing, adjust and balance the door as needed, check the function and safety of the garage door opener and photo eye sensors, note and recommend repairs as necessary.	**Garage doors; hinges; springs; remote transmitters; keypads; light sockets; door cables; balancing the door; rollers.**	Garage Door Opener Limit: No Limit **With purchase of Gold Coverage/ Plus/Enhancement for the Home Seller, or Gold Coverage/ Enhancement or Platinum with Total Care for the Homebuyer:** – Garage door opener hinges, springs, remote transmitters, keypads Limit: No Limit – Garage door opener tune-ups are provided for one unit. A Trade Call Fee is due for each tune-up requested. If you would like additional garage door openers tuned up, you are responsible to pay the Service Provider directly for each additional opener. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.
Pest Control Coverage 	Treatment for pests is limited to treatment within the interior of the main foundation of the home and garage for the following pests: • Ants • Centipedes • Clover Mites • Crickets • Earwigs • Mice • Millipedes • Pill bugs • Roaches • Silverfish • Sow bugs • Spiders	**Fire/pharaoh/carpenter ant varieties; continuous treatment programs; cost to fumigate, including tenting the home; rodent proofing; German Roaches; bed bugs; termites.**	Limit: No Limit
Rekey Service  Coverage for Homebuyer only.	Rekey Service is available one time during the Plan Term and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key(s) total.	**Sliding doors; garage door openers; replacement of deadbolts, knobs, or associated hardware; replacement of locks for any reason; padlocks; gate, window, file cabinet, safe, desk, or mailbox locks; or any other services provided by a locksmith.**	One time rekey; up to 6 keyholes, 4 copies of the key(s).
Limited Roof Leak Repair✦  Coverage for Homebuyer only.	The repair of specific leaks that occur during the Buyers Coverage Period. The leak must be in the roof or roof cap located over the occupied living area of the main dwelling and attached garage, and the leaks must be the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition (no leaks had manifested and not been repaired) as of the Effective Date of the Plan.	**Gutters; downspouts; drain lines; flashing; skylights; patio covers; scuppers; glass; sheet metal; ridge vent; roof mounted installations; leaks that occur in detached garages; leaks that occur in a deck or balcony when deck or balcony serves as the roof of the structure below; leaks that result from or that are caused by roof mounted installations; improper construction or repairs; missing or broken roof shingles or tiles; damage caused by persons walking or standing on the roof; failure to perform normal maintenance to roof and gutters; improper installation.**	Limit: $1,500 If the area of the roof that is leaking has deteriorated to such an extent that the leak cannot be repaired without partial replacement of the roof, the Company's obligation is limited to the cost of repair if such leak had been repairable. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.

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Coverage Enhancements			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Code Violations **Haul Away** **Improper Installation/ Repair/ Modification** **Permits**	**With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care, coverage is enhanced, and also includes:** When required to render a covered repair or replacement, we will provide up to the dollar limit: – to correct **code violations**. – for required **permits**. – for **haul away** of a covered appliance, system, HVAC component, or water heater when replacing. – to repair or replace a system or appliance that has failed due to **Improper Installation, Repair, or Modification**. Additionally, we will correct any **mismatch** condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality.		Code Violations Limit: up to $250 Permits Limit: up to $250 per occurrence Haul Away Limit: up to $100 per occurrence Improper Installation/ Repair/Modification Limit: No Limit **With purchase of Gold Coverage for the Home Seller:** Heating/ductwork/ A/C repairs/ replacements and related services (code violations, permits, haul away) Limit: $1,500
Manufacturer's Warranty	**With purchase of Gold Coverage/Plus/Enhancement or Platinum with Total Care for the Homebuyer, coverage is enhanced, and also includes:** Labor and other specified costs for covered repairs/replacement, but not for equipment or component costs covered by an existing manufacturer/distributor/other warranty.		Limit: Subject to the Limit specified under Coverage Limits Per Plan for the covered system or appliance.
Modifications	**With purchase of Platinum with Total Care for the Homebuyer, coverage is enhanced, and also includes:** When required to render a covered service, we will provide up to the dollar limit to make necessary duct, plenum, electrical, plumbing, and carpentry modifications, including necessary relocation of covered equipment and/or the correction of code violations to affect a covered repair/replacement.		Limit: up to $1,000

Optional Coverage

This section of the Plan Contract outlines Optional Coverage available for Homebuyers. For Home Sellers who purchase Gold Coverage, Air Conditioner Coverage is included. Optional Coverage purchased and included in your Plan Contract is identified on your Declaration of Coverage.

Optional Coverage may be added at any time prior to Close of Sale and up to 60 days after Close of Sale. Other than purchases within the 60-day grace period, Optional Coverage cannot be added after the initial payment of Plan Fee.

Access, diagnosis, repair, attempted repair, and/or replacement is covered up to the dollar limit specified under Coverage Limits Per Plan Term. The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 16.

Covered Item	Covered	Not Covered	Coverage Limits Per Plan Term
Kitchen Refrigerator  Included in Gold Plus Coverage or Platinum with Total Care for Homebuyer.	**With purchase of the Kitchen Refrigerator Option, or included with purchase of Gold Plus Coverage or Platinum with Total Care:** The kitchen refrigerator option covers the repair or replacement of one freestanding or one built-in unit (single or dual compressor) with built-in ice maker located in kitchen or for one column refrigerator/freezer set if installed side-by-side (Plan Limits treated as one unit in this configuration). All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator, and defrost system.	**Baskets; buckets; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator; detachable components; cost of recapture or disposal of refrigerant; dials; door glass; drain pans; drawers; filters; flues; food spoilage; freezers that are separate from kitchen refrigerator; handles; insulation; interior lining; interior thermal shell; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; refrigerator/oven combination units; rollers; runner guards; shelves; trays; trim kits; vents; walk-in refrigerator; wine vaults.**	Limit: $3,000 Repair or replacement of ice makers, ice crushers, cold beverage dispensers and their respective equipment (including ice bucket) are covered for kitchen refrigerators only providing parts are available and unit is repairable. If these parts are not available or unit is not repairable, our obligation is limited to Payment in Lieu of repair equal to the cost of repair if unit had been repairable. **With purchase of Gold Plus Coverage**, appliance Limit per appliance increases by $2,000 ($5,000 in total) **With purchase of Platinum with Total Care**, appliance Limit per appliance increases by $2,000 ($7,000 in total)
Additional Refrigerator/ Freezer Units  Only available with purchase of Kitchen Refrigerator Option, Gold Plus Coverage, or Platinum with Total Care.	This option provides for the repair or replacement of up to four additional refrigeration systems, such as: additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer or freestanding ice maker. This option covers all components that affect the cooling operation of the refrigeration unit, including compressor, thermostat, condenser coil, evaporator, and defrost system for single compressor units only.	**Baskets; buckets; built-in ice maker; beverage dispenser and their respective equipment; components that do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; detachable components; dials; door glass; drain pans; drawers; dual compressor units; filters; food spoilage; ice crusher; insulation; interior lining; interior thermal shell; kegerator; knobs; light sockets; light switches; lights; lock and key assemblies; multi-media centers; pans; racks; rollers; runner guards; shelves; trays; trim kits; vents; walkin refrigerator; wine vaults.**	Limit: $1,000 in total Freestanding ice maker only: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If these parts are not available or unit is not repairable, our obligation is Limited to Payment in Lieu of repair equal to the cost of repair if unit had been repairable.

Optional Coverage (Continued)			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Washer/Dryer (One Set)✦  Included in Gold Plus Coverage or Platinum with Total Care for Homebuyer.	**With purchase of the Washer/Dryer Option, or included with purchase of Gold Plus Coverage or Platinum with Total Care:** The Washer/Dryer option covers the repair or replacement of all components that affect the washing or drying operation of the unit, including belts, pump, motor, tub, timer, drum, thermostat, transmission, heating element, control board and touch pad, rollers.	**All-in-one-tub wash/dry unit; baskets; buckets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lint screen; pans; plastic mini-tub; racks; rollers; runner guards; shelves; soap/bleach dispenser trays; trim kits; vents; venting.**	Washer Limit: $3,000 Dryer Limit: $3,000 **With purchase of Gold Plus Coverage**, appliance Limit per appliance increases by $2,000 ($5,000 in total) **With purchase of Platinum with Total Care**, appliance Limit per appliance increases by $2,000 ($7,000 in total)
Outdoor Kitchen✦ 	The Outdoor Kitchen option covers the repair or replacement of all parts and components that affect the operation of ice maker, refrigerator (not to exceed six cubic feet), wine refrigerator, and freezer (not to exceed six cubic feet) in an outdoor kitchen. Coverage also includes plumbing and electrical systems that serve the outdoor kitchen only, this coverage is limited to: above ground plumbing pipes (water/supply/drain/gas), drain line stoppages, faucet, garbage disposal, above ground wiring/outlets, and ceiling fan.	**Unless mentioned as covered, all Silver Coverage and Additional Refrigerator/ Freezer Units Coverage exclusions apply.**	Limit: $1,000 Faucets replaced with chrome builder's standard.
Appliance Limit Upgrade 	An additional $2,000 will be applied toward the coverage plan Limits for the diagnosis, repair, or replacement of covered appliances, Washer/Dryer, Kitchen Refrigerator, and Additional Refrigerator/ Freezer Unit coverage options. The applicable coverage options for the Washer/ Dryer, Kitchen Refrigerator, and/or Additional Refrigerator/Freezer Units must be purchased or included in the Plan Contract for increased Limits to apply. All other terms and conditions of coverage apply. This option does not increase the Limit for appliances covered with the Outdoor Kitchen option.	**See Not Covered sections for Appliance Coverage, Washer/Dryer, Kitchen Refrigerator, and/or Additional Refrigerator/ Freezer Units options, as applicable.**	Additional Appliance Limit (per appliance): $2,000 **With purchase of Silver Coverage**, appliance Limit per appliance: $5,000 **With purchase of Gold/Gold Plus Coverage**, appliance Limit per appliance: $7,000 **With purchase of Platinum with Total Care**, appliance Limit per appliance: $9,000

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Optional Coverage (Continued)

Covered Item	Covered	Not Covered (Certain items covered with Gold/Platinum Plans as indicated in the Covered section)	Coverage Limits Per Plan Term
Air Conditioner/ Cooler✦  Included in Gold/Gold Plus Coverage or Platinum with Total Care.	**With purchase of the Air Conditioner Option, or included with purchase of Gold/Gold Plus Coverage or Platinum with Total Care:** Air Conditioner/Cooler Coverage includes repair or replacement of all components that affect the cooling operation of the unit, including the central air conditioner, wall or through the wall air conditioner and evaporator cooler (including primary drain pan), mini-split ductless systems, condenser (including compressor), evaporator coil/air handler, thermostat (including smart and/or Wi-Fi-enabled), accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g., evaporator coil piston or thermal expansion valve), refrigerant recharging when necessary as part of a covered repair. Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit. When a condenser has failed and requires replacement, and the evaporator coil or air handler has not failed but must be replaced to maintain SEER compatibility and operating efficiency, we will cover the replacement of the evaporator coil or air handler as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary. **All other modifications subject to stated Limits under Platinum, see page 8.** We will pay for any component, including refrigerant line set, which must be replaced because of A2L refrigerant conversion. Unless otherwise noted, we will not pay for any service, labor expense, or modifications necessary for the installation of the otherwise operable components or equipment in this conversion. For ductwork coverage, see **Heating System and Ductwork** on page 5. **Only with purchase of Gold/Gold Plus Coverage, coverage is enhanced, and also includes:** Disposable filters, condensate drain pumps, secondary drain pans, window units, and costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement; use of cranes to complete an A/C repair/ replacement. **With purchase of Platinum with Total Care, coverage is enhanced and also includes:** Zone controls and respective equipment when required to render a covered repair or replacement.	**Gas air conditioning units; portable units; zone controls and respective equipment; window units; wine refrigeration units; cooler pads; secondary drain pan; use of cranes or other lifting equipment to repair or replace units/ system components; chillers and respective equipment; condensate drain pump; failures caused as a direct result of previous sealant or alternative refrigerant use; inaccessible refrigerant/ condensate lines; vents; flues; smart vents and the like. Certain systems are designed to meet particular square footage needs. If the system is inadequate to meet the square footage of the home, then coverage does not apply.**	Air Conditioner Limit (per system): No Limit Refrigerant recharge: No Limit **With purchase of Gold/ Gold Plus Coverage or Platinum with Total Care, coverage includes:** Up to $250 per occurrence for the use of cranes to complete an A/C repair/replacement. **With purchase of Platinum with Total Care:** Zone controls and respective equipment Limit: $1,000 **When Optional Seller's Coverage is purchased and during the Seller's Coverage Period:** Heating, Ductwork, A/C (including water heater/ heating combination units) Limit: $500 *With purchase of Gold Coverage for the Home Seller, Limit increases to $1,500 for all heating/ ductwork/A/C repairs/ replacements and related services (e.g., haul away, permits). Heating/ ductwork Limit remains at $500.*
HVAC Zone Control  Included in Platinum with Total Care.	**With purchase of the HVAC Zone Control Option, or included with purchase of Platinum with Total Care:** Zone Control Coverage includes repair or replacement of zone controls and respective equipment when required to render a covered repair or replacement. Coverage for Air Conditioner/Cooler must be purchased or included in the contract for coverage to apply unless the zone control is for a heat pump or central heating system.	**Unless mentioned as covered, all Heating/ Ductwork and Air Conditioner/Cooler exclusions apply.**	HVAC zone controls and respective equipment Limit: $1,000

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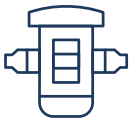
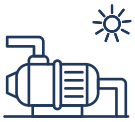
Optional Coverage (Continued)			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Pre-season HVAC Tune-up  Included in Platinum with Total Care. Coverage is not available to guest homes/ casitas.	We will perform one A/C pre-season tune-up between February and April and one heating system pre-season tune-up between September and November. You are responsible for requesting the tune-up during the pre-season period. Calibrate thermostat, test temperature split, check refrigerant levels & system pressures and add refrigerant if necessary, check amp draw on condenser fan and compressor, check condenser coils and rinse with water if necessary, check the evaporator coils and blower, check contactors, check accessible condensate lines for leaks, clean or replace filters (owner supplied), clean & tighten electrical connections, test capacitors, and check heating operation, inspect pilot system, test safety switches, test limit switches, and clean burners.	**Filters; clearing of condensate line stoppages; evaporator/indoor coil cleaning, including acid cleaning; cleaning or unclogging services required to correct problems related to lack of maintenance.**	Maintenance tune-ups are provided for one unit. A Trade Call Fee is due for each seasonal tuneup requested. If you would like additional units tuned up, you are responsible to pay the Service Provider directly for each additional unit. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.
Emergency Lodging/ Portable A/C or Heater Reimbursement✦ 	Homebuyer will be reimbursed by us, upon receiving a copy of an acceptable paid receipt up to the aggregate of $1,000 per Plan Term, for a hotel or motel stay if the primary residence is rendered uninhabitable due to a covered failure beyond the Plan Holder's control, and as a result of one of the following: a) complete loss of heating or cooling for 24 hours or more from the time of the first visit by the Service Provider solely because of delays in the availability of the required parts necessary to complete the repair, or b) when a a sudden break in a water pipe results in flooding (defined as an overflowing of water that leaves standing water in more than one room on the above ground living areas of the residence), and the removal of the water from the residence by a water removal company is delayed by 24 hours or more from the time the documented Service Request was made to the water removal company.		Limit: $1,000 in total Emergency Lodging Limit: $200/night Portable A/C or Heater Limit: $100/day Reimbursement will be provided for up to a maximum of $200 per night (including taxes and fees) for a total of $1,000 aggregate per Plan Term. The Plan Holder may alternatively request up to a maximum of $100 per day up to $1,000 aggregate per Plan Term for reimbursement of a portable air conditioning unit or heater rental or purchase.
Water Heater Tune-up 	We will perform tune-ups for one water heater. The Service Provider will visually inspect the water heater and piping for leaks, temperature and pressure relief valve, flue, thermostat, and electrical. As necessary, tighten fittings, clean gas burner assembly, flush the water heater tank or descale a tankless water heater, and recommend repairs.	**Unless mentioned as covered, all Plumbing Coverage exclusions apply.**	Tune-ups are provided for one unit. A Trade Call Fee is due for each tune-up requested. If you would like additional water heaters tuned up, you are responsible to pay the Service Provider directly for each additional water heater. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.
Enhanced Slab Leak Limit and **External Plumbing✦**  Included in Platinum with Total Care.	When required to render a covered service, we will: a) Increase the Plan Limit per Plan Term by $1,000 for the repair/replacement of plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete that are located within the interior of the main foundation of the home and garage (inside the load-bearing walls of the structure). b) Provide coverage up to $1,000 for external pipe leaks located outside the foundation of the covered structure, including water, gas and drain lines that service only the main home or Secondary Structure we cover (excluding pools). Repair or replace exterior hose bibbs and main shut off valve.	**Faucets; sprinkler/ irrigation systems; swimming pool/ built-in pool piping; downspout; landscape drain lines; damage due to roots.**	Enhanced Slab Leak Limit: $1,000 External Plumbing Limit: $1,000

✦ We cover items located on the exterior or outside of the home that service only the main home or Secondary Structure we cover.

Optional Coverage (Continued)			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Septic Tank Pumping, Septic Systems, Sewage Ejector Pump✦ 	**Septic Tank Pumping (For Single or Dual Compartment Tanks):** Septic tank must service only the main home or Secondary Structure covered by us. If the septic tank is full or a stoppage is the result of a septic tank back-up, we will pump the septic tank (and dispose of waste) one time during the Plan Term. **Septic System/Sewage Ejector Pump:** Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.	**Seepage pits; stoppage or damage due to roots; the cost of locating tank; chemical treatments; tile fields and leach beds; leach lines; lateral lines; insufficient capacity; level sensors/switches; control panels; associated electrical lines.**	Septic Tank Pumping Limit: One time Septic System/ Sewage Ejector Pump Limit: $500
Solar Hot Water System Equipment✦ 	All above ground parts including pump, valves, solar panels, controller, and tank.	**Pipe insulation; mounting brackets; passive solar heating and cooling systems.**	Limit: $1,500
Water Softener/ Reverse Osmosis Water Filtration✦ 	Water softeners and reverse osmosis systems (for drinking water), including smart and/or Wi-Fi-enabled systems, and their respective equipment.	**Leased or rented units; any and all treatment, purification, odor control, iron filtration components and systems; discharge drywells; resin bed replacement; salt; replacement of filters, water filters, prefilters, filter components; replacement membranes; reverse osmosis filtration system for pool/ spa.**	Limit: $500
Well Pump or Booster Pump✦ 	Pump servicing only the home or Secondary Structure covered by us. Domestic use only.	**Control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.**	One well pump/booster pump per Plan. Limit: $1,500
Structural  For single-family detached homes only. Not available to new construction or mobile homes. Coverage must be ordered prior to close of sale and is available for the first year of the Plan Term only. Option is not renewable.	Upon receipt of the completed, signed Home Inspector Checklist and payment of the additional Plan Fee, we will diagnose, repair, or replace covered structural system components listed as functional on the checklist (available at orhomewarranty.com/cres-structural) provided: a) there is an actual or anticipated failure of a covered component; b) the failure will vitally affect the use of the home for residential purposes; and c) the covered component was in place, functional, and permanently installed within the perimeter of the home on the Effective Date of this Plan Contract. Maximum coverage per Plan is $10,000. Covered: Foundation, foundation walls, sill plates, girder posts, headers, floor joists and subfloor, sole plates, studs, sheathing, plates and ceiling joists, rafters, roof sheathing and roof boards, partition wall studs, and other load carrying structural components which constitute an integral part of the primary structure.	**Failure due to earthquake, weather, flood, land subsidence, soil movement, slope failure, and acts of nature; pest damage; improper construction; substandard building materials; design flaw; modifications that weaken a structural component or that compromise the structural integrity of the dwelling; or the failure of any component or system not listed as a covered item or defects discovered prior to the Effective Date of this coverage. Upgrades required by code, cosmetic defects, and consequential loss or damage are not covered.**	Limit: $10,000

✦ We cover items located on the exterior or outside of the home that service only the main home or Secondary Structure we cover.

Optional Coverage (Continued)			
Covered Item	**Covered**	**Not Covered**	**Coverage Limits Per Plan Term**
Swimming Pool/ Spa Equipment including Saltwater Circuit Board and Cell✦ 	Swimming Pool/Spa Equipment covers above ground-level and accessible working parts and components of heating and filtration systems of pools and spas, including heater/heat pump, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/ check/auto fill valve, pool sweep motor and pump/booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower, saltwater circuit board and cell of pools and spas.	**Remote control panel and switches; air switches; water chemistry control equipment and materials (e.g., chlorinators, ionizers, ozonators, etc.); disposable filtration mediums (sand, diatomaceous earth, filter cartridges, etc.); skimmer; valve actuator motor; salt; cleaning equipment including pop-up heads, turbo valves, pool sweeps; swim jet/resistance pool or spa and respective equipment; damage or failure as a result of chemical imbalance; underground water, gas, and electrical lines; lights, jets; ornamental fountain motors and pumps; power center; electronic or computerized control boards that are part of a remote or automated management system (e.g., Aqualink, Compool, or the like) and any respective equipment; liners; overflow/negative edge/infinity pool motor and effects pump; inflatable pool/spa equipment; steam showers/ rooms and associated equipment.**	Swimming Pool/ Spa/Saltwater Equipment Limit: $7,000 in total Saltwater Circuit Board and Cell limited to: $1,500
Solar Pool and/or Spa Components✦  Only available with purchase of Pool/ Spa Equipment Coverage.	All above ground parts including pump, valves, solar panels, controller, and tank.	**Pipe insulation; mounting brackets; passive solar heating and cooling systems.**	Limit: $1,500
Ornamental Fountain/ Waterfall Motor/Pump✦ 	Ornamental Fountain/Waterfall Motor/ Pump covers one ornamental fountain, waterfall, pond, or pool fountain; and includes repair or replacement of motor and pump assembly. Multiple motors/ pumps contained within the fountain will be covered, including overflow/negative edge/infinity pool motor and effects pump.	**Water piping; electrical lines or controls; filters; filter media and cartridges.**	Limit: $500

✦ We cover items located on the exterior or outside of the home that service only the main home or Secondary Structure we cover.

When You Need Us

Please take a moment to familiarize yourself with your home protection Plan Contract. Keep it handy because it will save you time and money. You can also get information on the terms and conditions of your contract at **orhomewarranty.com/hoc**.

We will perform services and repair or replace components, systems, and appliances mentioned as covered, including smart and/or Wi-Fi-enabled systems/appliances; we exclude all others. Coverage is subject to limitations.

We provide service for covered systems or appliances that malfunction and are reported during the Plan Term that:

A) Are installed for diagnosis and located within the interior of the main foundation of the home and garage (inside the structure's load-bearing walls) or other covered structure as indicated on the Declaration of Coverage. Systems or appliances located on exterior walls or outside of the home (including a porch, patio, etc.) are not covered except those items indicated with a ✦,
B) Were correctly installed and working properly on the Effective Date, and
C) Have become inoperable due to Normal Wear and Use (including rust, corrosion, and chemical or sediment build-up), after the Effective Date. Malfunctions pre-existing the Effective Date are not covered.

Coverage may apply to a malfunction that existed at the Effective Date/transfer of ownership (excluding renewal and non-real estate transaction customers) if, at that time, the malfunction was:

1) unknown to the Home Seller, agent, buyer, or home inspector,
2) undetectable and would not have been detectable 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 consists of turning the unit on and off, and verifying the unit operates without irregular sounds, smoke, or other abnormal outcomes.

Place Service Requests online at orhomewarranty.com/requestservice or call us at (**800) 972-5985**.

✓ We accept Service Requests 24 hours a day, 365 days a year.
✓ We select and dispatch a Service Provider after receiving your Service Request.
✓ **We will not reimburse you for services performed without our prior authorization.**

When you request service, we will notify a Service Provider (an Independent Out-of-Network Contractor who is not an agent or employee of the Company). The Service Provider will contact you directly to schedule a mutually convenient appointment during Normal Business Hours. We will initiate service within 48 hours after the Service Request is received.

In cases of **Emergency**, we will initiate service within 24 hours. If there is no Emergency, and you request service outside of Normal Business Hours, you will be responsible for any additional fees that the Service Provider may charge for the appointment occurring outside of Normal Business Hours or on an expedited basis.

If you experience difficulties during the service process, you can contact the Service Provider or contact us directly for assistance.

You are responsible for paying a **Trade Call Fee**. The Trade Call Fee is due for each dispatched Service Request by trade (plumbing, electrical, appliance, heating/air conditioning, etc.). The Trade Call Fee is due at the time of Service Request. The work performed by our Service Providers is guaranteed for 30 days. The Trade Call Fee is due whether service is covered or denied. A Trade Call Fee may be due if you fail to be present at the scheduled appointment time, if you cancel your request once the Service Provider is en route to your home, or you request a second opinion of the Service Provider's diagnosis.

Our extensive network of **Service Providers** deliver reputable and unbiased service at fair and reasonable rates. Our network, however, is not all inclusive for every trade in every town nationwide. In cases where we do not have a Service Provider available in your area at the time of the Service Request, we may request or authorize you to make direct contact with a contractor who is not one of our Service Providers to obtain service.

We may authorize contractors or technicians who are not one of our Service Providers to diagnose or perform service, subject to the following:

1) Once the contractor or technician is at your home, and prior to any services being rendered, the technician must call our Authorization Department at (800) 858-4488 with the diagnosis and a breakdown of services required (including parts and labor). Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate. If we do not agree with the bid provided by the contractor or technician, we reserve the right to request a second opinion or, if you prefer, we may authorize the repair and reimburse you our cost, which may be less than the amount actually charged by the contractor or technician.
2) We will provide an Authorization Number for the covered services and dollar amount we have authorized. Failure to contact us as outlined may result in denial of coverage.
3) Upon completion of the authorized services, the Contractor must provide you with an itemized invoice for the authorized charges.
4) You must submit the itemized invoice, including the Authorization Number provided by us, for reimbursement. If you do not follow the guidelines as provided, we have no obligation to reimburse you, or we may reimburse you our cost, which may be less than retail.
5) A Trade Call Fee is due for each Service Request by trade and will be deducted from any reimbursement provided.
6) You are expected to pay the Independent Out-of-Network Contractor directly for the services rendered and then submit the invoice to us for reimbursement. We accept invoices at **easyas123@orhomewarranty.com**.

Respectful and Safe Conduct: We are committed to maintaining a safe and respectful environment for its employees, Service Providers, and customers. You are responsible for providing a safe and respectful environment for services to be performed. Any abusive, threatening, or unsafe behavior toward our employees or representatives, Service Providers, or property of ours or the Service Provider may result in additional remedies in accordance with the terms of this Plan Contract and as permitted by law.

We reserve the right to provide **Payment in Lieu** of repair or replacement in the amount of our actual cost for the following reasons:

1) Age or obsolescence of a covered system or appliance prevents the possibility of repair or replacement; or
2) Emergency, or
3) Repair or replacement cost exceeds the available Coverage Limit Per Plan Term.

Universal Exclusions and Limits of Liability

It is important that you understand the Plan coverage and its limitations, as they may affect the coverage provided for any service requested. This Plan Contract is intended to provide quality protection against the high cost of home repair. It is intended to help reduce the Plan Holder's out-of-pocket costs for covered services. Coverage is not all-inclusive; there may be situations in which you will be responsible to pay additional costs for parts or services not covered by the Plan. In those situations, we will work with you to determine the best course of action to reasonably minimize your out-of-pocket costs.

1. GENERAL LIMITATIONS. THIS PLAN CONTRACT DOES NOT COVER:

A. System or appliance repairs, replacements or upgrades required as a result of:
   1. A malfunction due to missing components or equipment;
   2. A malfunction due to lack of capacity or incorrect sizing of the existing system or appliance;
   3. A malfunction due to a system or appliance with mismatched components in terms of capacity or efficiency;*
   4. Any federal, state, or local regulations or ordinances; utility regulations; building or zoning code.

B. Routine maintenance or cleaning.

C. Damage caused by people, pests, or pets.

D. Missing components.

E. Improper Repair/Installation/Modification of the covered item.*

F. Any costs related to the repair or replacement of systems, appliances, or components covered, in whole or in part, by an existing manufacturer/distributor/ or other warranty.*

G. Repair, replacement, installation, or modification of any covered system or component for which a manufacturer has issued a warning, recall, or other design flaw or determination of defect.

H. Cosmetic or other defects that do not affect the functioning of the unit.

I. Solar systems and components, including holding tanks.

J. Electronic, computerized, pneumatic, energy, smart-home, or manual management systems.

K. Systems or appliances classified by the manufacturer as commercial, or commercial equipment modified for domestic use.

L. Electrolysis.

M. Outside or underground piping and components for geothermal and water-sourced heat pumps, including well pumps and respective equipment.

N. Matching dimensions, color, or brand. In the event a covered appliance or system requires replacement, the Company shall make reasonable efforts to provide a replacement of comparable dimensions, capacity, and efficiency, and to match color or finish when commercially available, subject in all cases to the applicable Coverage Limits stated in this Plan. The Company's obligation shall be limited to replacement equipment possessing those features that materially affect the operation of the system or appliance. If a feature present on the covered item is no longer commonly available in the marketplace, the Company shall have no obligation to provide such feature, provided that: (i) the Company has given prior notice to the Plan Holder identifying the feature to be omitted; and (ii) the Plan Holder has approved the replacement without such feature. In the event a feature is omitted under this provision, the Company's obligation shall be satisfied by providing an equivalent unit based on the features then commonly available. The Company may, at its discretion, install a replacement unit whose projected output, recovery time, or efficiency is equal to or greater than that of the unit being replaced, including, without limitation, a water heater or HVAC unit with a different stated capacity.

O. Systems and appliances that have no malfunction, that have not failed due to Normal Wear and Use, or that are not installed for diagnosis.

P. Services requested prior to the Effective Date or after the Expiration Date.

Q. Services requested for Optional Coverage not purchased, or for Options not available to Home Seller.

R. Restocking and return shipping fees.

S. This Plan does not cover services required as a result of:
   1. Accidents; water damage; failure due to power surge or overload; or structural damage or defect.
   2. Lightning; mud; earthquake; fire; flood; freezing; ice; snow; soil movement; wind; storms; or acts of nature.

T. With the exception of A2L refrigerant conversions, we do not pay for upgrades; components; equipment; or services required due to the incompatibility or dimensions of the existing equipment with the replacement system; appliance; or component; or with new types of chemicals or material utilized to operate the replacement equipment. This includes without limitation, differences in technology; or efficiency as mandated by federal, state or local governments. If upgrades are required, we cannot perform service until you complete corrective work. If additional costs are incurred in order to comply with regulations, we will not be responsible for the added expense.

U. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.

V. We do not pay, nor are we liable, for secondary or consequential loss or damage; personal or property loss or damage; or bodily injury of any kind.

W. We are not responsible for a Service Provider's neglect or delay; or their failure to provide service, repair, or replacement; nor are we responsible for any delay in service, or failure to provide service, which may be caused by conditions beyond our control, such as, but not limited to, parts on order, labor difficulties, or weather.

X. We do not pay for food spoilage; loss of income; utility bills; or living expenses.

Y. We are not responsible to perform service involving, providing disposal of, or remediation for, contaminants/hazardous/toxic materials, such as, but not limited to: asbestos; mold; sewage spills; or lead paint.

Z. We do not pay, nor are we liable, for any claim arising as a result of any pathogenic organism such as: bacteria; yeast; mildew; virus; rot or fungus; mold or their spores; mycotoxins; or other metabolic products. We are not, under any circumstances, responsible for:
   1. Diagnosis, repair, removal, or remediation of such substances;
   2. Damages resulting from such substances, even when caused by or related to a covered malfunction;
   3. Damages resulting from such substances, regardless of any event or cause that contributed in any sequence to damage or injury.

2. PERMITS AND OTHER FEES:

A. You may be responsible for the payment of additional fees not covered according to the terms and conditions of the Plan Contract. These fees include:
   1. The cost of permits and code upgrades.*
   2. The cost to haul away components, systems, or appliances that have been replaced under the terms of coverage.*
   3. The cost for cranes or other lifting equipment.
   4. The cost of construction, carpentry, or other modifications made necessary by existing or installing different equipment.
   5. Relocation of equipment.
   6. Costs related to refrigerant recapture, reclaim, and disposal.*

3. ACCESS:

A. When covered heating and plumbing service is performed, access will be provided through unobstructed walls, ceilings, and floors only. In that case, we will return access opening to a Rough Finish condition (concrete, mud, wire, drywall, plaster, and tape). We reserve the right to provide Payment in Lieu of repairs.

B. We do not cover the restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like.

C. We are not responsible for providing or closing access to covered items, except as noted above and in Coverage Plan Limits Per Plan Term.

D. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.

E. We do not excavate or backfill.

4. PROPERTY MANAGER AUTHORITY AND LIMITATION:

A. The Plan Holder may authorize a property manager or other agent to perform administrative tasks related to this Plan, including coordinating service appointments, providing property access to service contractors, and communicating with the Provider regarding service requests.

B. To authorize a property manager, the Plan Holder may request Old Republic Home Warranty's Property Manager Agreement Form from pma@orhomewarranty.com.

C. The Company's obligations under this Plan Contract run solely to the Plan Holder.

*Additional coverage may be available with Gold Coverage and on New Construction Plans.

Things You Should Know

Please see the Cancellation and Arbitration clauses.

Covered Property:

We provide coverage for single-family residential-use (including condominium, townhome, manufactured, or mobile home) less than 5,000 sq. ft., unless amended by us prior to the Effective Date. Homes over 5,000 sq. ft. or Secondary Structures (See "Guest Home Option") are covered only if an additional fee, separate from the Plan Fee, is paid. Coverage for homes 10,000 sq. ft. or more is not available.

This coverage is for **residential-use property only**. It does not cover commercial property or homes used as a business, such as: nursing/care homes, fraternity/sorority houses or daycare centers.

If this Plan Contract is for a duplex, triplex, or fourplex, then all units within the dwelling must be covered by the Plan Contract for applicable coverage to apply to shared systems and appliances. Common grounds and facilities are excluded.

Home Seller's Coverage (for listing/closing period):

Optional Seller's Coverage is available only in conjunction with the purchase of coverage for the Homebuyer. Coverage becomes effective the day the application is received by us and continues until the expiration of the initial listing period (up to 180 days), Close of Sale, or listing termination; whichever occurs first. Seller's Coverage may be extended at our sole discretion. **Pre-existing conditions are not covered for the Home Seller.** Known defects are excluded from coverage until proof of repair or replacement is received by us at proofofrepair@orhomewarranty.com. Optional Seller's Coverage is not available on homes 5,000 sq. ft. or more, multi-unit dwellings, guest homes, casitas, properties not going through a real estate transaction, for sale by owner properties, and lease-purchase properties.

For homes not going through a real estate transaction:

Plan Contracts are normally purchased as part of a real estate transaction. If you are not involved in a resale transaction, Plan Fees, Terms or coverage may vary. Please call for a quote. Coverage is effective 30 days after we receive payment. Optional Coverage cannot be added after the initial payment of the Plan Fee. **Pre-existing conditions are not covered for homes not going through a real estate transaction.**

Renewals:

The Plan Contract may be renewed at our discretion. If your Plan Contract is eligible for renewal, we will notify you of the Plan Fee and terms of renewal approximately 60 days prior to Expiration Date. To ensure there is no lapse of coverage, payment must be received prior to the Expiration Date of your current Plan Contract. Plan Fees may increase upon renewal. Upon renewal, a $5 per transaction convenience fee will be charged to Plan Holders who chose installment payments.

Transfer by Plan Holder:

Should you sell your home during the Plan Term, the Plan Contract is transferable to a new owner. In that event, please notify us at (800) 445-6999.

Issuing Company: This home protection contract is issued by Old Republic Home Protection Co., Inc., a Home Protection Company licensed by the California Department of Insurance pursuant to California Insurance Code Sections 12740–12764. This contract is marketed under the trade name Old Republic Home Warranty. Old Republic Home Protection Co., Inc. is solely responsible for all obligations under this contract.

Old Republic Home Protection
P.O. Box 5017, San Ramon, CA 94583

Cancellation:

This Plan Contract is non-cancelable, except for the following reasons: (1) nonpayment of fees; or (2) Fraud or misrepresentation of facts material to the issuance of such contract. If the Plan Contract is canceled, you will receive a pro-rata refund of the unexpired portion of the Plan Term, less any service costs incurred and a fifty dollars ($50) processing fee. If the refund calculation results in a balance due to the Company for services rendered, you will be billed the lesser of the unpaid annual Plan Contract fee or the net amount due.

Dispute Resolution: Most of your concerns about the Plan Contract can be addressed simply by contacting us at (800) 972-5985. In the event we cannot resolve any dispute with you, this Plan Contract will be subject to the Arbitration Provision. Please read it carefully. Under this provision, you will be giving up certain rights to have a dispute settled in court and/or settled as a part of a multi-party or class proceeding.

If you do not want to agree to this provision, you may cancel your Plan Contract by contacting us at arbitration@orhomewarranty.com within 30 days of the Effective Date. Otherwise, this arbitration provision will be applicable.

Arbitration: By entering into this Agreement the parties agree and acknowledge that all disputes they have that involve us, or arise out of actions that we did or did not take, shall be arbitrated as set forth herein as long as the claim is in excess of the applicable small claims court jurisdictional limit. *The parties further agree that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding.*

All disputes or claims between the parties arising out of the agreement or the parties' relationship shall be settled as follows:

1) Small claims court; for claims within the applicable small claims court jurisdictional limit, or
2) Final and binding arbitration held in the county of the Covered Property address (or other location mutually agreed upon by both parties) for claims in excess of the Small Claims Court jurisdictional limit.

The arbitration shall be conducted by the American Arbitration Association pursuant to its rules for consumer disputes. Copies of the AAA Rules and forms can be located at www.adr.org, or by calling (800) 778-7879. The Company agrees to pay the initial filing fee if the customer cannot afford to pay the fee or to reimburse the customer for filing fees unless the arbitrator determines that the claim is frivolous. *The arbitration award may include attorney's fees if allowed by state law and may be entered as a judgement in any court of proper jurisdiction.*

The parties expressly agree that this Agreement and this arbitration provision involve and concern interstate commerce and are governed by the provisions of the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule.

Definitions Appendix

The certain words and phrases used in this Plan Contract mean the following:

Buyers Coverage Period: The coverage term that begins on the Effective Date and terminates on the Expiration Date.

Close of Sale: The date which a property sale is registered with the county/state and changes ownership from the Seller to the Homebuyer.

Coverage Limits Per Plan Term / Limit: The maximum dollar amounts the Company will pay for covered repairs or replacements under this Plan. Coverage Limits may apply per item, per Service Request, or in the aggregate for the Plan Term and include any applicable sub-limits for specific items or services. Once a Coverage Limit is reached, the Company will have no further obligation for that item or category during the Plan Term.

Coverage Period: The coverage term that begins on the Effective Date and terminates on the Expiration Date.

Covered Property: The term "Covered Property" means a facility, structure, or real property zoned for residential use and identified by street address, tax map number, or other legal description where the systems and/or appliances covered by this plan are located.

Emergency: A situation where the time necessary for the repair or replacement of a covered appliance or system, or a delay in the availability of an in-network service provider, would endanger the health or safety of the Plan Holder or other residents of the covered property; or a failure causing ongoing damage that cannot be reasonably stopped or contained by a Plan Holder, including but not limited to a water leak that is unable to be shut off or where doing so would deprive residents of essential services.

Homebuyer: The party to this Plan Contract who owns the Covered Property and has the authority to direct repairs of Covered Items located within the Covered Property during the Buyers Coverage Period.

Home Protection Company: Old Republic Home Protection Co., Inc., licensed pursuant to California Insurance Code Sections 12740–12764, doing business as Old Republic Home Warranty. References in this contract to "we," "us," "our," or "the Company" refer to Old Republic Home Protection Co., Inc. in its capacity as a licensed home protection company under California law.

Home Seller or Seller: The party to this Plan Contract who owns the Covered Property and has the authority to direct repairs of Covered Items located within the Covered Property during the listing/closing period (Seller's Coverage Period).

Improper Repair, Installation, or Modification: Installation, repair, or modification of a system, appliance, or component that does not comply with (1) the manufacturer's written installation instructions, (2) applicable building codes or regulations, or (3) generally accepted trade practices in effect at the time of installation. This includes use of incorrect materials, omission of required components, unsuitable location, inadequate utility connections, or failure to obtain required permits.

Independent Out-of-Network Contractor: A licensed and insured contractor who is qualified to perform services but does not have a Service Provider agreement with the Company.

Normal Business Hours: Those hours between 8:00 A.M. (0800) and 5:00 P.M. (1700) in the local time zone for the Covered Property.

Normal Wear and Use: The expected and natural deterioration of the covered appliance or system that occurs over time when used in a normal and expected manner for residential purposes (including rust, corrosion, and chemical or sediment build-up).

Optional Seller's Coverage: Coverage which may be purchased to cover a Home Seller during the listing and closing period of a home sale.

Payment in Lieu: The monetary payment you may receive instead of the repair or replacement of a covered system or appliance.

Plan Contract means this written agreement issued to the Plan Holder by us, for a separately stated consideration and for a specific duration, to repair or replace a residential appliance, system, or structural component due to operational failure from normal wear and tear or defects in materials, workmanship or performance. The Plan Contract includes two parts: the Declaration of Coverage and the Terms and Conditions. Together, these documents explain what is covered, how services are provided, and the responsibilities and rights of both you and the Company. **The Plan Contract is not a contract of insurance, pursuant to California Insurance Code §§ 12740–12766.**

Plan Holder: The party to this Plan Contract who owns the Covered Property.

Plan Term: The period of time during which coverage is in effect, beginning on the Effective Date and terminating on the Expiration Date, as indicated on your Declaration of Coverage.

Property Manager: A Property Manager is a person or entity engaged by the property owner to manage, lease, rent, or otherwise oversee the operation and maintenance of a residential property. Any individual or company performing such functions must comply with applicable state laws governing property management activities including but not limited to the California Business and Professions Code § 10131, which requires licensure as a real estate broker for individuals who, for compensation or the expectation thereof, engage in activities such as leasing, renting, collecting rents, or negotiating real estate transactions.

Rough Finish: The basic level of finish that any access holes or openings made by the Service Provider will be returned to as part of a Service Request prior to sanding or application of any primer, sealant, paint, tile, or other type of final decorative covering.

Secondary Structures: This term refers to secondary structures on the same property as the main dwelling; such as guest homes, casitas, mother-in-law units, or additional dwelling units (ADUs). To qualify, the unit must be detached from the main dwelling. Converted garages or living space above garages with systems and appliances are included in the main dwelling coverage, and are not considered Secondary Structures under this definition.

Seller's Coverage Period: The listing and closing period before the Covered Property transfers ownership in a home sale transaction.

Service Provider: An independent contractor or repair technician authorized by us to perform services covered under this Plan Contract.

Service Request: A request you make to us for service on a covered system or appliance under this Plan Contract using one of our accepted methods, such as the online portal, phone, or mobile app.

Trade Call Fee: Money paid by the Plan Holder directly to us at the time a dispatched service is requested and authorized.

(6/19/2026)

Scan to Order Online! | Scan for Property Mgmt Plan | Scan for Spanish Plan

CALIFORNIA Application

Internet: orhomewarranty.com | **Phone:** (800) 445-6999 | **Mail Application and Check to:** P.O. Box 7500, San Francisco, CA 94120-7500

Choose Your Plan

$100 Trade Call Fee

Coverage is for homes less than 5,000 sq. ft. For homes 5,000 sq. ft. or more, visit us at orhomewarranty.com or scan the "Order Online" QR code for a quote.

Homebuyer Coverage	13-MONTH PLAN	2-YEAR* PLAN
Silver Coverage		
Single Family Home	☐ $ 540	☐ $1,020
Condo/Townhome/Mobile Home	☐ $ 485	☐ $ 920
Gold Coverage Washer/Dryer/Kitchen Refrigerator not included		
Single Family Home	☐ $ 715	☐ $1,370
Condo/Townhome/Mobile Home	☐ $ 660	☐ $1,270
Gold Plus Coverage With Washer/Dryer/Kitchen Refrigerator for Homebuyer		
Single Family Home	☐ $ 845	☐ $1,630
Condo/Townhome/Mobile Home	☐ $ 790	☐ $1,530
Platinum with Total Care With Washer/Dryer/Kitchen Refrigerator for Homebuyer		
Single Family Home	☐ $1,020	☐ $1,910
Condo/Townhome/Mobile Home	☐ $ 970	☐ $1,815

Multi-units – 13-Month Plans

Silver Coverage	☐ Duplex $ 850	☐ Triplex $1,260	☐ Fourplex $1,670
Gold Coverage	☐ Duplex $1,200	☐ Triplex $1,785	☐ Fourplex $2,370
Gold Plus Coverage	☐ Duplex $1,460	☐ Triplex $2,175	☐ Fourplex $2,890
Platinum Coverage	☐ Duplex $1,620	☐ Triplex $2,415	☐ Fourplex $3,210

New Construction (Years 1–4 or 2–5)

Silver Coverage	☐ $ 925
Gold Plus Coverage	☐ $1,315
Platinum Coverage	☐ $1,770

Home Seller Coverage

Silver Coverage for Home Seller	
Single Family Home	☐ **$1.48/day**
Condo/Townhome/Mobile Home	☐ **$1.33/day**
Gold Coverage for Home Seller	
Single Family Home	☐ **$1.96/day**
Condo/Townhome/Mobile Home	☐ **$1.81/day**

*Available only for homes going through a real estate transaction.

Homebuyer's Options

To determine Optional Coverage cost for multiple unit buildings, multiply option cost by the number of units.

	13-MONTH	2-YEAR*
Gold Enhancement for Silver Coverage (A/C, Washer, Dryer, Kitchen Refrigerator not included)	☐ $ 85	☐ $ 170
Kitchen Refrigerator for Silver or Gold Coverage	☐ $ 55	☐ $ 110
Additional Refrigerator/Freezer Units (Four units in total; only available with Kitchen Refrigerator Option)	☐ $ 55	☐ $ 110
Washer/Dryer (Per set)	☐ $ 85	☐ $ 170
Washer/Dryer/Kitchen Refrigerator for Silver Coverage	☐ $ 130	☐ $ 260
Outdoor Kitchen	☐ $ 125	☐ $ 125
Appliance Limit Upgrade	☐ $ 100	☐ $ 200
Air Conditioner/Cooler (Electric)	☐ $ 90	☐ $ 180
HVAC Zone Control	☐ $ 75	☐ $ 150
Pre-season HVAC Tune-up	☐ $ 25	☐ $ 50
Emergency Lodging/Portable A/C or Heater Reimbursement	☐ $ 100	☐ $ 200
Water Heater Tune-up	☐ $ 25	☐ $ 50
Enhanced Slab Leak Limit/External Plumbing	☐ $ 100	☐ $ 200
Septic Tank Pumping/Septic System/Sewage Ejector Pump	☐ $ 90	☐ $ 90
Solar Hot Water System	☐ $ 250	☐ $ 250
Water Softener/Reverse Osmosis Water Filtration System	☐ $ 75	☐ $ 75
Well Pump	☐ $ 100	☐ $ 100
Booster Pump	☐ $ 75	☐ $ 75
Swimming Pool/Spa Equipment includes Saltwater Circuit Board and Cell (No additional charge if separate equipment)	☐ $ 220	☐ $ 440
Solar Pool/Spa Components (Only available with Pool/Spa Equipment Coverage)	☐ $ 250	☐ $ 250
Ornamental Fountain/Waterfall	☐ $ 100	☐ $ 100
Structural (Structural Inspection required; See orhomewarranty.com/cres-structural)	☐ $ 200	☐ $ 200

Guest Home/Casita	Under 750 sq. ft.		750 sq. ft. - 2,500 sq. ft.	
	13-Month	2-Year*	13-Month	2-Year*
Silver Coverage	☐ $ 300	☐ $ 600	☐ $ 400	☐ $ 800
Gold Coverage	☐ $ 525	☐ $1,050	☐ $ 640	☐ $1,280
Platinum Coverage	☐ $ 650	☐ $1,300	☐ $ 785	☐ $1,570

PLAN TOTAL Due at Close of Sale $_____

CRES℠ A Gallagher Company — Old Republic Home Protection pays an advertising fee to CRES to market our qualified home warranty products to the general public. The purchase of a home warranty is optional or can be purchased from other home warranty providers.

Covered Property: _____ (Street) _____ (City) _____ (State) _____ (Zip)

Homebuyer/Seller:

_____ Buyer's Name

_____ Buyer's Email _____ Buyer's Phone #

_____ Buyer's Mailing Address (If different from Covered Property)

_____ City _____ State _____ Zip

_____ Seller's Name _____ Seller's Email

Agent Information:

_____ Initiating Agent Name

_____ Real Estate Company Name

_____ Main Office Phone # _____ Initiating Agent Email

_____ Cooperating Agent Name

_____ Real Estate Company Name

_____ Main Office Phone # _____ Cooperating Agent Email

Closing Information:

_____ Closing Company

_____ Closing Officer Name

_____ Main Office Phone # _____ Closing Officer Email

_____ File # _____ Estimated Close Date

Acceptance or Waiver

☐ I ACCEPT the home warranty coverage and options I have selected above. I understand coverage is not all-inclusive and contains specific exclusions and limitations.

☐ I DECLINE the benefits of this coverage. I agree not to hold the real estate company, broker and/or agents liable for the service, repair, or replacement of a system or appliance that may have been covered by this plan.

_____ Signature

_____ Date

CALIFORNIA $100 Trade Call Fee

	HOMEBUYER	SILVER	GOLD EXCLUDES W/D/R	GOLD PLUS INCLUDES W/D/R	PLATINUM
	Single Family Home	**$540**	**$715**	**$845**	**$1,020**
	Condo/Townhome/Mobile Home	**$485**	**$660**	**$790**	**$ 970**
	COVERED				
APPLIANCES	Appliance Limits per Appliance	$3,000	$5,000	$5,000	$7,000
APPLIANCES	Dishwasher	•	•	•	•
APPLIANCES	Kitchen Exhaust Fan	•	•	•	•
APPLIANCES	Oven/Range/Cooktop/Built-in Microwave Oven	•	•	•	•
APPLIANCES	Trash Compactor	•	•	•	•
SYSTEMS	Heating System	•	•	•	•
SYSTEMS	Ductwork	•	•	•	•
SYSTEMS	Electrical System	•	•	•	•
SYSTEMS	Exhaust, Attic, Ceiling, Whole House Fans	•	•	•	•
PLUMBING	Built-in Jetted Bathtub Motor & Pump	•	•	•	•
PLUMBING	Drain Line Stoppages	•	•	•	•
PLUMBING	Garbage Disposal	•	•	•	•
PLUMBING	Instant Hot/Cold Water Dispenser	•	•	•	•
PLUMBING	Plumbing Pipe Leaks (Including polybutylene)	•	•	•	•
PLUMBING	Recirculating Pump	•	•	•	•
PLUMBING	Sump Pump	•	•	•	•
PLUMBING	Toilets	•	•	•	•
PLUMBING	Water Heater	•	•	•	•
PLUMBING	Water Pressure Regulator	•	•	•	•
MISC	Central Vacuum	•	•	•	•
MISC	Garage Door Opener	•	•	•	•
MISC	Pest Control	•	•	•	•
MISC	Rekey Service	•	•	•	•
MISC	Limited Roof Leak Repair	•	•	•	•
GOLD/PLATINUM UPGRADES	Washer/Dryer/Kitchen Refrigerator	Option		•	•
GOLD/PLATINUM UPGRADES	Air Conditioner/Cooler	Option	•	•	•
GOLD/PLATINUM UPGRADES	Additional Appliance Components		•	•	•
GOLD/PLATINUM UPGRADES	Faucets • Showerheads • Shower Arms		•	•	•
GOLD/PLATINUM UPGRADES	Garage Door Opener Tune-up		•	•	•
GOLD/PLATINUM UPGRADES	Refrigerant Recapture, Reclaim, and Disposal		•	•	•
GOLD/PLATINUM UPGRADES	Code Upgrades • Permits • Haul Away • Cranes		•	•	•
GOLD/PLATINUM UPGRADES	Mismatched Systems • Improper Installation		•	•	•
GOLD/PLATINUM UPGRADES	Increased Coverage for Manufacturer's Warranty		•	•	•
GOLD/PLATINUM UPGRADES	Pre-season HVAC Tune-up	Option	Option	Option	•
GOLD/PLATINUM UPGRADES	Increased Coverage for Plumbing Items/ Stoppages Due to Roots				•
GOLD/PLATINUM UPGRADES	Modifications (With additional code upgrades)				•
GOLD/PLATINUM UPGRADES	Increased Coverage for Zone Controls and Specific HVAC Systems				•
GOLD/PLATINUM UPGRADES	**Total Care: Enhanced Slab Leak Limit/ External Plumbing**				•

HOMEBUYER OPTIONS	
Gold Enhancement for Silver Coverage (A/C, Washer, Dryer, Kitchen Refrigerator not included)	$ 85
Kitchen Refrigerator for Silver or Gold Coverage	$ 55
Additional Refrigerator/Freezer Units (Only available with Kitchen Refrigerator Option)	$ 55
Washer/Dryer (Per set)	$ 85
Washer/Dryer/Kitchen Refrigerator for Silver Coverage	$ 130
Outdoor Kitchen	$ 125
Appliance Limit Upgrade	$ 100
Air Conditioner/Cooler (Electric)	$ 90
HVAC Zone Control	$ 75
Pre-season HVAC Tune-up	$ 25
Emergency Lodging/Portable A/C or Heater Reimbursement	$ 100
Water Heater Tune-up	$ 25
Enhanced Slab Leak Limit/ External Plumbing	$ 100
Septic Tank Pumping/Septic System/Sewage Ejector Pump	$ 90
Solar Hot Water System	$ 250
Water Softener/Reverse Osmosis Water Filtration System	$ 75
Well Pump	$ 100
Booster Pump	$ 75
Swimming Pool/Spa Equipment	$ 220
Solar Pool/Spa Components (Only available with Pool/Spa Equipment Option)	$ 250
Ornamental Fountain/Waterfall	$ 100
Structural (Structural Inspection required; See orhomewarranty.com/cres-structural)	$ 200

Guest Home/Casita	Silver	Gold	Platinum
Under 750 sq. ft.	$300	$525	$650
750 sq. ft. - 2,500 sq. ft.	$400	$640	$785

Seller's Coverage

SILVER COVERAGE
Excludes Rekey Service and Limited Roof Leak Repair

Single Family Home	$1.48/day
Condo/Townhome/Mobile Home	$1.33/day

GOLD COVERAGE
Excludes Rekey Service, Limited Roof Leak Repair, Washer, Dryer, and Kitchen Refrigerator

Single Family Home	$1.96/day
Condo/Townhome/Mobile Home	$ 1.81/day

Available only in conjunction with the purchase of coverage for the Homebuyer. Not available for multi-unit or new construction properties.

Multi-Unit & New Construction
Plans Available

2-Year Plans Available
For real estate transactions only

See plan for complete coverage and exclusion details.

(6/19/2026)