





**A. SYSTEMS**

If the Plan Summary identifies any of the following Systems as a Covered Item, the coverage listed below applies. Please note we will only provide coverage for access to a Covered Item through one layer of unobstructed drywall and return such access opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including any rerouting, up to \$1,000. This \$1,000 limit supersedes and replaces any Covered Item Limit listed below.

**Heating and Air Conditioning Category**

Covered Item	What is Covered	What is Not Covered	Special Limits
<b>Air Conditioning Systems</b>	All parts and components of permanently installed air conditioning systems up to a 5-ton capacity, including the condensation line, of the following types: Ducted central and electric split and package units, geothermal, evaporative coolers, wall air conditioners; and mini-splits.	<p>(i) All parts and components of geothermal systems located outside or under the Covered Home's main foundation;</p> <p>(ii) fuel storage tanks;</p> <p>(iii) window or portable air conditioning units;</p> <p>(iv) water towers and chiller systems; and</p> <p>(v) humidifiers; dehumidifiers; ultraviolet lights; home purification systems.</p>	<p>1. The Covered Item Limit is \$15,000. However, the Covered Item Limit for the following types of Air Conditioning Systems is \$2,000: glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps.</p> <p>2. For ShieldEssential and ShieldPlus, included in the Covered Item Limit is a \$10 per pound refrigerant limit. For ShieldComplete, we will cover all costs of refrigerant.</p> <p>3. When repairing or replacing an Air Conditioning System, if such repair or replacement requires component or part upgrades to maintain compatibility and/or compliance with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards, we will cover such upgrades and will also cover necessary associated upgrades to duct connections, plenums and indoor electrical lines up to and including the disconnect.</p>
<b>Heating Systems</b>	All parts and components of permanently installed heating systems up to a 5 ton capacity of the following types: forced air (gas, electric, and oil), geothermal, wall-mounted heaters; floor furnaces, package units; heat pumps; mini-splits, hot water or steam circulating heat, and electric baseboard.	<p>(i) All parts and components of geothermal systems located outside or under the Covered Home's main foundation;</p> <p>(ii) Fuel storage tanks;</p> <p>(iii) Window or portable heating units;</p> <p>(iv) Humidifiers; dehumidifiers; radiant cable heat; fireplaces; grain, pellet, coal, or wood heating units; ultraviolet lights; home purification systems.</p>	<p>1. The Covered Item Limit is \$15,000. However, the Covered Item Limit for the following types of Heating Systems is \$2,000: glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps.</p> <p>2. When repairing or replacing a Heating System, if such repair or replacement requires component or part upgrades to maintain compatibility and/or compliance with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards, we will cover such upgrades and will also cover necessary associated upgrades to duct connections, plenums and indoor electrical lines up to and including the disconnect.</p>
<b>Ductwork</b>	Leaks or breaks in ductwork connected to heating and/or air conditioning system(s) including leaks or breaks in vapor barriers, plenums, dampers, damper-only controls, registers, and grills.	Not Applicable.	The Covered Item Limit is \$15,000.



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Electrical Category		
Covered Item	What is Covered	What is Not Covered
Outlets	All parts and components.	Not Applicable.
Light Switches	All parts and components.	Not Applicable.
Ceiling Fans	All parts and components.	Not Applicable.
Built-In Exhaust Fan	All parts and components for all built-in exhaust, bathroom, attic, and whole house fans.	Not Applicable.
Doorbell Units	All parts and components of a hard-wired doorbell unit.	Any doorbell that is part of an intercom, video monitoring, or security system.
Other Electrical Components: Lines, Wiring, Breaker Box and Panel	Hard wired electrical lines, wiring, breaker box, and electrical panels that provide electrical power to the Covered Home.	<ul style="list-style-type: none"> <li>(i) Audio, video, computer, intercom, alarm, or security wiring or cable;</li> <li>(ii) Meter boxes;</li> <li>(iii) Lighting Fixtures;</li> <li>(iv) Direct current (D.C.) wiring or components and/or low voltage systems;</li> <li>(v) Any type of home generator (including back-up and portable or installed generators) and associated electrical wiring and switches; and</li> <li>(vi) Electrical panel boxes that solely provide electrical power to items or structures located outside the main foundation of the Covered Home.</li> </ul>

Plumbing Category		
Covered Item	What is Covered	What is Not Covered
Water Heater Units	All parts and components of the water heater unit including the tank, circulating pumps, mixing valves and thermal expansion tanks.	Tempering tanks (holding and storage tanks); or fuel storage tanks.
Toilets	All parts and components.	Toilet Seat and Lid; Toilet Tank Lid.
Faucets and Hose Bibs	All parts and components.	Not Applicable.
Shower Heads	All parts and components.	<ul style="list-style-type: none"> <li>(i) Any steam component of the shower head or shower; and</li> <li>(ii) Shower towers.</li> </ul>
Pressure Regulators	All parts and components.	Not Applicable.

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**C. ADDITIONAL COVERAGE OPTIONS (CONTINUED)**

Covered Item	What is Covered	What is Not Covered	Special Limits
<b>Saltwater Pool &amp; Built-in Spa Equipment</b>	All above ground, accessible, and operationally necessary components and parts of the pool/spa heating, pumping, and filtration system including pool sweep motor and pump, pump motor, plumbing pipes and wiring, and saltwater cell and circuit board.	<p>(i) Underground components (including pipes and wiring); lights; liners; structural defects; jets; ornamental fountains, waterfalls and their pumping systems;</p> <p>(ii) Heat pump pool heaters or any other type of pool heater that is powered by anything other than electricity or gas.</p> <p>(iii) Pool cover and related equipment; fill line and fill valves; built-in or detachable cleaning equipment including pool sweeps, pop-up heads, turbo valves, skimmers, chlorinators, and ionizers;</p> <p>(iv) Fuel storage tanks; disposable filtration mediums; heat pump, salt, panel box, and dials; and</p> <p>(v) Self-contained portable spas.</p>	<p>1. The Covered Item Limit is \$3,000.</p> <p>2. Both pool and spa equipment are covered if they share equipment. If the pool and built-in spa do not share common equipment and have separate pump and filtration systems, then only one or the other is covered unless an additional fee is paid to cover both the pool and the built-in spa equipment.</p>

**6. Are Modifications, permits, testings, and inspections covered by this Plan Agreement?**

A. This Plan Agreement does not cover Modifications related to a Covered Breakdown of a Covered Item unless: Applicable Law expressly requires this Plan Agreement to provide coverage for the specific Covered Item Modification.

B. **Permit Limit.** This Plan Agreement provides coverage up to \$250 total to obtain any permits that are required to complete the approved repair or replacement of a Covered Item during the Initial Plan Agreement Term. This amount is in addition to any applicable Covered Item Limit, subject to the Plan Agreement Aggregate Limit of Liability. **Except as provided in this section, permits required to complete the repair or replacement of the Covered Item are not covered. This coverage does not apply if the Plan Type in the Plan Summary states this is a Renewal Plan.**

C. **Code Violations and Upgrade Limit.** This Plan Agreement provides coverage up to \$250 total during the Initial Plan Agreement Term to correct existing code violations and/or upgrade to current code requirements in order to complete an approved repair or replacement of a Covered Item. This amount is in addition to any applicable Covered Item Limit, subject to this Plan Agreement Aggregate Limit of Liability. **To the extent an existing code violation prevents us from diagnosing the Breakdown, you will be required to remedy the code violation before we proceed with your Service Request. Except as provided in this section, corrections of or upgrades required to meet code requirements for the Covered Item are not covered. This coverage does not apply if the Plan Type in the Plan Summary states this is a Renewal Plan.**

D. If your Plan is ShieldComplete, this Plan Agreement will provide coverage up to the Modifications Limit for any of the following: (i) duct, plenum, electrical, and/or plumbing Modifications that are necessary to complete the repair or replacement of the Covered Item provided that the duct, plenum, electrical, or plumbing item to which the Modification is being performed is identified by this Plan Agreement as a Covered Item; and (ii) permits, testing, the correction of existing code violations, and/or inspections required by Applicable Law that may be necessary to complete the approved repair or replacement of a Covered Item. The Modifications Limit is \$1,000 and is in addition to any applicable Covered Item Limit, subject to this Plan Agreement's Aggregate Limit of Liability. The Permit Limit and Code Violations and Upgrade Limit stated in this Section are included in the Modifications Limit, and are NOT in addition to the Modifications Limit. **Once the Modifications Limit has been met, the provisions in this section apply to any costs above the Modifications Limit.**

**7. What are the general limitations and exclusions that apply to your coverage?**

To the extent the following general limitations and exclusions apply, this Plan Agreement does not provide coverage for the following:

A. **Costs of Construction and Modifications Limitation.** Unless otherwise expressly stated in this Plan Agreement, we will not pay for the costs of construction, carpentry, restoration, or any other Modification(s) within the Covered Home. In addition, this Plan Agreement does not provide any coverage for any Modification to any item that is not identified as a Covered Item in the Plan Summary.

B. **Commercial Use Limitation.** Other than a Covered Home rented for residential use, if you use any portion of your Covered Home for commercial purposes in which the public is invited on or into your Covered Home, any Covered Items located or Covered Breakdowns that occur in that portion of your Covered Home are not covered. Also, if commercial use of your Covered Home causes a Covered Item to experience a Covered Breakdown (even if located in a portion of the Covered Home not used for commercial purposes), the Covered Breakdown is not covered.

C. **Shared Items and Systems Limitation.** If the Covered Home is identified as a multi-residential building on your Plan Summary, shared systems, items, and appliances are not covered unless: (i) all units in the multi-residential property are identified as part of the Covered Home as stated in the Plan Summary; or (ii) each unit is covered by its own home warranty plan agreement with us which provides the same coverage for the shared system, item, or appliance as this Plan Agreement.

D. **Inaccessible Location Limitation.** We will not cover the cost to access Covered Items in inaccessible locations, such as those that cannot be accessed safely or due to an obstruction.

E. **Non-Standard Equipment Limitation.** We will not cover the cost or otherwise provide for cranes, scaffolding, or non-industry-standard vehicles or equipment that is required to repair or replace a Covered Item or Covered Item part.

F. **Secondary Costs Limitation.** Other than the repair or replacement of the Covered Item, we are not responsible for, and will not pay or otherwise reimburse you for special, secondary, incidental, indirect, consequential, exemplary, or other related costs or damages resulting from the Breakdown or Covered Breakdown of any Covered Item, including but not limited to food















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## 20. Definitions Appendix

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

**Applicable Law:** The applicable federal and state laws, rules, regulations, ordinances, and codes that apply to your Plan.

**Authorized Representatives:** The persons authorized by you to file a Service Request or communicate with us on your behalf.

**Breakdown:** The electrical or mechanical failure of the Covered Item to operate as designed when installed and used in accordance with the applicable manufacturer's instructions and Applicable Law.

**Cash-in-Lieu Payment:** The monetary payment you may receive instead of us repairing or replacing your Covered Item.

**Covered Breakdown:** A Breakdown of a Covered Item due to a Covered Cause as provided by this Plan Agreement.

**Covered Cause:** The cause of the Breakdown we will cover as identified in this Plan Agreement.

**Covered Home:** The real property at the Covered Home address that meets the criteria set forth in his Plan Agreement.

**Covered Items:** The items, systems, and units (including parts and components) specified in your Plan Summary that are designed for residential use by applicable manufacturer specifications and either:

- (i) Installed within structural walls, on or above the main foundation, and under the roof of the Covered Home; or
- (ii) Is one of the following items that is manufactured for outdoor use or otherwise located in a structure that fully protects it from weather elements that is installed or otherwise connected to the Covered Home for use: air conditioning system, heating system, electrical panel, water heater unit, cleanout, pressure regulator, exterior well pump, septic tank, sewage ejector pump, or pool and spa equipment.

**Covered Item Limit:** The maximum amount of coverage we will provide to repair or replace the individual Covered Item during the Initial Plan Agreement Term, and after the Initial Plan Agreement Term the maximum amount of coverage we will provide to repair or replace the Covered Item during any twelve (12) month period beginning on the Plan Agreement Renewal Date.

**Improper Installation or Repair:** The Breakdown caused of the Covered Item caused by the improper installation or repair of the Covered Item.

**Installed, Permanently Installed, or Built-In:** An item or system that is intended by the manufacturer to be installed, attached or integrated into another item (such as in a wall, countertop, or cabinetry or other items) and is not designed or intended to be freestanding or regularly moveable.

**Insufficient Maintenance:** The Breakdown of the Covered Item caused by the failure to perform regular or recommended maintenance.

**Listing Period Limit:** The maximum amount of coverage for all covered Service Requests that we will provide during the Listing Period. The Listing Period is the period of time during which the Covered Home is listed for sale and concludes on the earliest of:

- (i) the closing date for the Covered Home
- (ii) the date the Covered Home is otherwise no longer for sale or
- (iii) the expiration of the Seller's Coverage Plan Agreement Term.

**Member, you, or your:** The party to this Plan Agreement who either owns the Covered Home or has the authority to direct repairs of Covered Items located within the Covered Home.

**Mismatched HVAC System:** A covered heating, ventilation and air conditioning system where the components of the Covered Item do not match as required by the applicable manufacturer's instructions or Applicable Law.

**Modification:** Any necessary alteration, upgrade or replacement that, in order to complete the repair of the Covered Item for the Covered Breakdown, must be made to:

- (i) the area of your Covered Home in which the repair must be made,
- (ii) a separate item or Covered Item in the Covered Home that has not otherwise experienced a Breakdown; or
- (iii) any required connections to the Covered Item.

**Modifications Limit:** The total amount of coverage we will provide during the Initial Plan Agreement Term, and after the Initial Plan Agreement Term the total amount of coverage we will provide during any twelve (12) month period beginning on the Plan Agreement Renewal Date if the repair or replacement of a Covered Item requires any of the following:

- (i) Covered Item Modifications; and
- (ii) permits, testing, correction of existing code violations and/or inspections required by Applicable Law.

**Normal Wear and Tear:** The expected and natural deterioration of the Covered Item that occurs over time when used in a normal and expected manner for residential purposes.

**Plan:** The home warranty plan you purchased and is provided by this Plan Agreement. The name of your Plan is identified in the Plan Summary.

**Plan Agreement:** Means this Home Warranty Plan Agreement applicable to your Plan.

**Plan Agreement Term:** The applicable term of your Plan Agreement as described in the Plan Summary.

**Primary Function:** The primary function(s) which the Covered Item is intended to perform as specified by the manufacturer and is one of the primary purposes a reasonable consumer would purchase the Covered Item for residential use.

**Provider, we, us or our:** The provider/obligor of the Plan as identified in the Plan Summary.

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

**Rust, Corrosion, or Sediment:** a Breakdown of the Covered Item due to the presence of rust, corrosion, or sediment on or in the Covered Item.

**Service Contractor:** The independent repair service provider authorized by us to perform services under this Plan Agreement.

**Service Request:** The individual request for service for a Covered Item you place with us under your Plan.

**Trade Service Call Fee or Service Fee:** The non-refundable fee collected at the time you submit a Service Request to diagnose the Covered Item, unless otherwise stated in this Plan Agreement.

