



WHAT DOES ABC COVER?

1. Is it in our Terms & Conditions?

- a. We try to do this for you. By the time you get the call we've asked the homeowner enough questions to have a pretty good idea that their system or appliance is included in our Terms & Conditions. If you ever wonder, they can be found here: [ABC Home-SAFE Terms & Conditions](#). If it's in our Terms & Conditions, then...

2. Did it fail due to **NORMAL WEAR & TEAR**?

- a. This is a biggie. We **ONLY** cover the problem if it was due to normal wear & tear. **What is normal wear & tear?** *It's when a system or appliance that was installed, maintained, and used as the manufacturer intended stops working because it wears out or malfunctions on its own without outside involvement or influence, which can include (but is not limited to) improper repair or installation, lack of cleaning or maintenance, theft, accident, third-party damage, weather, or pests.*

3. **WHEN** did it fail?

- a. For us to cover it, the failure HAS to happen during the policy period. It's that simple. If it happened before the policy went into effect, **REGARDLESS OF WHO KNEW ABOUT IT** we can't cover it. Just because the current homeowner wasn't told about the potential problem doesn't mean we'll to cover it.
- b. There is an exception to this: If the pre-existing condition was **UNDETECTIBLE** then we can cover it. It still has to be a failure due to Normal Wear & Tear; however, if the problem couldn't have been found by one of the following tests then we can cover it:
 - i. **Visual Test**—could you see the problem by looking at it?
 - ii. **Simple Mechanical Test**—could you find the problem by turning the item on and off?
- c. Want an example of an **UNDETECTIBLE PRE-EXISTING CONDITION**? A gas leak at the furnace. There's a pretty good chance that a gas leak could have started before the policy was put in place. But, we can cover it because you couldn't (a) see it, or (b) find it by turning something on or off.
- d. So, what would **NOT** be included? How about a washing machine that wouldn't turn on (you can find that by turning the appliance on or off) or a leaking faucet (you can see it). No one would need any special training or equipment to know these problems started before the policy was put in place.

The bottom line is EVERYTHING IN THE HOME WILL EVENTUALLY FAIL. That's why our customers have a Home-SAFE Warranty. So, if it happens due to normal wear & tear while the policy is in place then generally it's covered. When in doubt PLEASE CONTACT US! We are available all the time and always have time to chat with our contractors.