



For Customer Service:
Please call 1.877.275.8197

**For All Other Communication,
Write to:**
IGS Home Warranty
P. O. Box 9052
Dublin, OH 43017

IGS0218

CORE Home Warranty Service Agreement

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This Agreement sets forth the terms and conditions of your
Core Home Warranty protection with IGS Home Warranty ("IGS").
Please read it in its entirety.
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What Is Protection?

Protection is not insurance: protection pays for the repair or replacement of a protected Item that experiences a Failure that first occurs during your Protection Period. A protected "Item" is a system, service line, or other item that is expressly identified as being protected under this Agreement. A "Failure" is a protected Item's failure, malfunction, or leak that is caused by normal wear and tear (sometimes referred to as normal use). And your "Protection Period" is the period of time during which your protection is in force.

When Does My Protection Begin And End?

The duration of your Protection Period will be determined based on whether you have Home Seller's Protection, Home Buyer's Protection, or Homeowner's Protection.

Home Seller's Protection

If you enroll in protection during the process of selling your home, your protection is "Home Seller's Protection." The "Effective Date" for your Home Seller's Protection is the date IGS receives your enrollment or the date your home is listed on the Multiple Listing Service (the "MLS"), whichever occurs later. Your Protection Period begins on your Effective Date and continues for 180 days or until the closing of the sale or cancellation of the MLS listing, whichever occurs first. Home Seller's Protection may be extended at the sole and absolute discretion of IGS; the date of any extension will be your Effective Date for the extension term.

Home Buyer's Protection

If you purchase a home for which Home Seller's Protection is effective prior to closing, then you are eligible to enroll in "Home Buyer's Protection." The "Effective Date" for your Home Buyer's Protection begins at closing if your full payment for protection is received by IGS within 30 days of closing. In cases of lease options or early occupancy, IGS must receive the full payment on or before the date of occupancy. Your Protection Period begins on your Effective Date and continues for one year. Home Buyer's Protection may be renewed for subsequent one-year terms at the

sole and absolute discretion of IGS; in that event, you will be notified of the prevailing rate and terms of renewal, which may differ from your existing rate and terms; the date of renewal will be your Effective Date for the renewal term.

Homeowner's Protection

If you have enrolled in protection outside of a home-sale transaction, your protection is "Homeowner's Protection." The "Effective Date" for your Homeowner's Protection is the 15th day after IGS receives your enrollment and full payment for protection. You may purchase a month-to-month Protection Period or a year-to-year Protection Period. Your Protection Period begins on your Effective Date and will continue for so long as you remain current on your payments, including your annual payment if you choose a year-to-year Protection Period. Homeowner's Protection may be renewed for subsequent one-year terms at the sole and absolute discretion of IGS; in that event, you will be notified of the prevailing rate and terms of renewal, which may differ from your existing rate and terms; the date of renewal will be your Effective Date for the renewal term.

Eligibility For Protection

In order to be eligible for protection, the Item must have been installed by a licensed contractor according to the applicable building code, and the Item must be in use and in good working order, without any Failures, on your Effective Date. The utilities must be turned on and running to all protected Items on your Effective Date. Protected Items must be attached to or located in your home, owned by you, and for outside line protection, you must own the land upon which your home is located. If you have multiple systems of the same type (such as furnaces or air conditioners or water heaters), you must purchase protection for each system to receive protection under this Agreement. IGS reserves the right to confirm eligibility while processing any request for service.

Payment

In order to start and maintain protection, all charges for the protection must be paid in full and on time according to your invoices. If you do not pay any amounts owed to IGS on or before the date payment is due, this Agreement will automatically cancel for non-payment, and your lines and systems will not be protected.

Are There Maximum Limits To My Protections?

Yes. There is a maximum limit for each protection, as listed in the table at the end of this agreement. The limits are aggregate amounts for repair and/or replacement. If replacement or repair costs exceed the applicable limit of protection, the applicable limit of protection then available will be paid toward the replacement or repair, and you will be responsible for the balance. There are also other limits for certain protections, or aspects of protections, set forth in this Agreement with respect to the specific protections. The limits listed under the specific protections are included in the maximum limits and are not in addition to the maximum limits. **The maximum limits of protection set forth throughout this Agreement, including the table at the end of this Agreement, apply in the aggregate to the applicable Protection Period; each repair or replacement paid for by IGS will reduce the amount of protection remaining during that Protection Period.** For example: Inside Gas Line protection has a maximum limit of \$2,000; if you have a Failure of your inside gas line, and IGS pays \$1,500 to repair it, then you will have \$500 of Inside Gas Line protection remaining for the rest of that Protection Period.

The maximum limits of protection for the Home Seller's Protection are: \$500 per Failure and \$4,000 in the aggregate for the home seller's Protection Period, not to exceed the applicable maximum limits for Home Buyer's Protection or Homeowner's Protection.

NOTICE OF SERVICE FEES

If IGS denies service based on its initial assessment, you may still request that IGS dispatch a contractor to your home, but if that contractor confirms that you do not have a Failure for which repair or replacement service would be provided under this Agreement, you will be responsible for the cost of the service call, as well as the cost of all services performed. **You will be billed directly by IGS for the service call.**

If IGS denies service based on its initial assessment, you may contact your own contractor to perform services at your home. If your contractor determines that you do have a Failure for which repair or replacement service should be provided under this Agreement, **you must** call IGS immediately to resubmit your request for service in order to receive any service under this Agreement. Unless you call IGS immediately and resubmit your request for service, IGS will not be responsible for the cost of the service call or any services performed.

This Agreement does not provide protection for clogged or non-working water lines or sewer lines that are not leaking. IGS will facilitate the use of its contractor network to provide you with an unclogging service for the lines you have protected under this Agreement, but the service call and fee for unclogging are your responsibility, and you will be billed directly by IGS for the unclogging service.

You will be billed directly for any services that you authorize and receive that are not provided under this Agreement. You will have up to 60 days from the date on the invoice to make payment. Until the invoice is paid, no additional requests for service will be eligible to be processed. And if any invoice is not paid on time, your protection may be cancelled without notice.

WHAT DO I DO IF I HAVE A FAILURE

You must follow the following procedures to receive any service under this Agreement. You may submit a request for repair or replacement service only during your Protection Period. Once a Failure is reported on an Item, repairs must be completed before a subsequent request for service may be made on the same Item. It is solely your responsibility to have or obtain any right-of-way needed by the contractor(s) to repair or replace any protected Item. **IGS will not reimburse you for services performed without prior approval, and IGS reserves the right to choose contractors and to administer requests for service pursuant to its service-request procedures.**

Step One: If you have or suspect a Failure involving your protected utility lines, please call your local utility company. **[If you suspect any natural gas leak, please leave your home immediately and contact your local gas company.]** The gas utility company's representative may provide temporary service and give you a deadline for repair, or if there is a severe issue, may turn off your service for safety reasons.

Step Two: If you have a Failure involving your protected lines or protected systems, you must contact IGS immediately to receive service under this Agreement. You can call IGS 24 hours a day at 614-443-0300 to report a Failure and submit a service request. If your call is received between 8:00 am–5:00 pm Eastern Time, Monday through Friday, excluding holidays ("Standard Business Hours"), IGS will arrange to have an approved, independent contractor contact you as soon as possible, or by no later than 6:00 pm the next business day to arrange for repair. If you have an emergency where you have no service on the protected line or protected system outside of the Standard Business Hours, you can call IGS, and an after-hours representative will explain the emergency service process to you at the time of your request. If the protected Item poses a hazard to property or person, contact the appropriate person or entity (e.g., electrician, plumber, natural gas utility) to address the situation and alleviate the danger.

Step Three: If the cost of repair exceeds the applicable maximum limit of protection, or if you request service that is not provided under this Agreement, you will be informed of those charges before services are performed. You must make arrangements to pay the additional charges with the contractor before any services are performed. You must assist IGS and the contractor with obtaining a permit for any repair or replacement, if required. IGS reserves the right to require a second opinion as to any repair or replacement at no additional charge to you.

Step Four: After the repair or replacement has been completed, it may be your responsibility to contact your utility company in order to restore service to your home. IGS will pay for up to two hours of the time a contractor must wait after the completion of the repair for your utility company to restore service. If your local utility company does not require a pre-service inspection, the contractor will restore service. IGS may charge you a reasonable dispatch fee in the event that IGS dispatches repair personnel to the property at the request of the property owner, or its agents, and IGS determines that no Failure addressable under this Agreement exists.

WHAT IS PROTECTED?

The Following Lines:

Inside Electric Lines

The cost for repair or replacement necessary to remedy a Failure of your Inside Electric Lines, including circuit breakers, breaker panel, standard wiring, standard wall outlets (including GFCI), standard wall switches, and standard dimmers. "Inside Electric Line" means an electric supply system from the main breaker panel located within your home to the switches, outlets, and connection boxes located within your home. The Inside Electric Line also includes connections to your protected systems.

Inside Gas Lines

The cost for repair or replacement necessary to remedy a Failure in your Inside Gas Lines. "Inside Gas Line" means a natural gas or propane plumbing supply line system from the point of entrance into your home to the shut-off valve (or where code requires a shut-off valve) at each natural gas or propane appliance located within your home. The Inside Gas Line also includes connections to your protected systems and the single supply line (up to 24 inches in length), from your natural gas meter located at your house to where the line enters your house. The Inside Gas Line does not include any other lines exiting or entering your home.

Inside Sewer Lines

The cost for repair or replacement necessary to remedy a Failure in your Inside Sewer Lines. "Inside Sewer Line" means a sewer drain line system located within your home that collects and conveys raw sewage and wastewater from individual house drains to the Outside Sewer Line. The Inside Sewer Line does not include any connections or extensions located outside the walls or above the floors to plumbing fixtures such as exposed traps, drains, or toilets. In addition, Inside Sewer Line does not include traps located within a wall or under a floor such as tub and shower drain traps.

Inside Water Lines

The cost for repair or replacement necessary to remedy a Failure in your Inside Water Lines. "Inside Water Line" means a water plumbing supply line system from the point of entrance into your home to the shut-off valve (or a maximum of six inches of exposed line where the waterline extends from a wall or floor) at each appliance or fixture located within your home. The Inside Water Line also includes connections to your protected systems. The Inside Water Line does not include any other extensions or connections such as lines to appliances or fixtures, any lines used for inside sprinkler systems, or any lines exiting your home.

Outside Electric Line

The cost for repair or replacement necessary to remedy a Failure of your Outside Electric Line. "Outside Electric Line" means a single service of overhead/underground customer service electric lines and components that connect your home to the utility-owned service lines. Outside Electric Line includes the weatherhead, conduit, meter base, service entrance cable, and ground wire/rod.

Outside Buried House Line

The cost for repair or replacement necessary to remedy a Failure in your Outside Buried House Line. "Outside Buried House Line" means a single natural gas supply line over 24 inches in length from the outlet of the meter to the exterior of the foundation of your home. The Outside Buried House Line is a single line and is the most direct line between the meter and your home. It does not include any connections or extensions such as lines to pool heaters or gas lights.

Outside Sewer Line

The cost for repair or replacement necessary to remedy a Failure in your Outside Sewer Line. If the repair or replacement requires Street Cutting, then this Outside Sewer Line protection provides a separate limit of protection of up to \$4,000 to apply solely to the Street Cutting. If the repair or replacement requires Sidewalk Repair, then up to \$500 of the separate Street Cutting limit of protection may be used for the Sidewalk Repair. The Sidewalk Repair under this Outside Sewer Line protection cannot be combined with Sidewalk Repair under the Outside Water Line protection. "Outside Sewer Line" means a single sewage drain line located outside your home that collects and conveys raw sewage from individual house drains out to the utility-owned sewer main line or septic tank. If you have multiple sewer lines exiting your home, the Outside Sewer Line will be the first line upon which you submit a request for repair or replacement service, and that same line will remain the only Outside Sewer Line protected under this Agreement. "Sidewalk Repair" means the cutting, excavation, and repair of a public sidewalk. "Street Cutting" means the cutting, excavation, and repair of a public street.

Outside Water Line

The cost for repair or replacement necessary to remedy a Failure in your Outside Water Line. If the repair or replacement requires Sidewalk Repair, then this Outside Water Line protection provides a separate limit of protection of up to \$500 to apply solely to the Sidewalk Repair. This additional limit of protection for Sidewalk Repair cannot be combined with Sidewalk Repair under the Outside Sewer Line protection. "Outside Water Line" means a single water supply line from the curb box to the inlet valve of the meter located inside your home. If the meter is located outside your home, the Outside Water Line includes the water line from the outlet of the meter to the exterior of the foundation of your home. Outside Water Line does include an outside water supply line connected to a well. The Outside Water Line is a single line and is the most direct line between the curb box and your home or the well and your home. It does not include any connections or extensions such as water lines to sprinklers or agricultural meters.

The Following Systems:

Furnace

The cost of repair necessary to remedy a Failure of your Furnace or Boiler, including costs for the following standard parts: bearings, capacitor, circuit board, drain line and trap, couplers, internal draft inducer, pilot/primary ignition control, sensor, wiring, fan control, fan assist motor and assembly, flame sensor switch, fuses (excluding circuit breakers), gas cock, gas valve located on the Furnace or Boiler, limit controls, standing pilot and safety assembly, pilot tubing, pilot assembly, pressure regulator (air/gas), switches (emergency, fromatic), thermocouple, transformer, non-programmable thermostats, standard programmable thermostats, and IGS Smart Thermostats (see Thermostats for Furnace, Air Conditioner, and Heat Pump). Additional standard parts for a Furnace include: the blower assembly, blower motor, blower pulleys, fans, fan belt, fan controls, and operating relays. Additional standard parts for a Boiler include: air scoops, aquastat, auto water fill valve, back flow preventer, balancing valves, burners (if available), circulator (up to 3 zones), drain-off valves, expansion tank, draining expansion tank, flow check valve, low water cutoff, pressure gauges, purge valves, relays, relief valve (30 lb. pop), vent dampers and vent valves (at Boiler), and zone valves and operator (maximum 3 zones). "Furnace or Boiler" means a single, standard residential, whole house propane, natural gas, or electric heating unit located within your home.

Air Conditioner

The cost of repair necessary to remedy a Failure of your central Air Conditioner, including costs for the following standard parts: bearings, belts/pulleys, capacitors, circuit boards, condenser motor/fans, contactor switches, delay timers, fan belt, fan controls, fan relays, fuses (internal), limit controls, motors, line set, operating relays, schrader valves, service valves, shafts, transformers, non-programmable thermostats, standard programmable thermostats, and IGS Smart Thermostats (see Thermostats for Furnace, Air Conditioner, and Heat Pump). "Air Conditioner" means a single, standard residential, whole house cooling unit that extracts heat from your home.

Heat Pump

The cost of repair necessary to remedy a Failure of your Heat Pump, including costs for the following standard parts: defrost control, defrost sensors, contactor, high-pressure and low-pressure switches, and the parts protected for under the Air Conditioner section of this Agreement. "Heat Pump" means a single, standard residential, whole house heating and cooling unit that uses compression and decompression to heat and/or cool. The Heat Pump includes a single attached backup furnace.

Additional Benefits for Furnace, Air Conditioner, and Heat Pump

You may choose to replace your otherwise repairable system instead of having repairs performed. If you choose to replace rather than repair your repairable system, then IGS will provide you with credit equal to the average cost of the repair that would have been performed under this Agreement to be applied toward replacement of your system, but only if you use the IGS contractor to replace your system.

If your system cannot be repaired:

If you submit a repair or replacement service request on a protected system, and it is determined by the IGS contractor that repair is not possible because a part is unavailable or obsolete, then IGS will provide you with credit equal to the average cost of the repair that would have been performed under this Agreement if the repair would have been possible, to be applied toward replacement of your system, but only if you use the IGS contractor to replace your system.

Thermostat for Furnace, Air Conditioner, and Heat Pump

Includes a standard programmable thermostat that enables the set programming of up to four unique temperatures per day at certain times. A standard programmable thermostat does not include a smart thermostat, which enables remote monitoring, adjustment, or system control, except for an IGS Smart Thermostat. "IGS Smart Thermostat" means a smart thermostat that you purchased from IGS pursuant to IGS's Smart Thermostat program.

Water Heater

The cost of repair necessary to remedy a Failure of your residential Water Heater, including costs for the following standard parts: gas valve located on the heater, induced draft motors, ignition controls, safety controls, regulators, main burners, pilot assemblies, tubing, thermocouples, T&P relief valves, electric heating elements, and basic thermostats. "Water Heater" means a single, standard residential, whole house propane, natural gas, or electric appliance that heats and stores water.

Additional Benefits for Water Heater

You may choose to replace your otherwise repairable residential Water Heater instead of having repairs performed. If you choose to replace rather than repair your repairable Water Heater, IGS will provide you with credit equal to the average cost of the repair that would have been performed under this Agreement to be applied toward its replacement, but only if you use the IGS contractor to replace your Water Heater.

If Your Water Heater Cannot be Repaired:

(a) If you submit a service request, and the IGS contractor determines that your Water Heater cannot be repaired because a necessary part is unavailable or obsolete, then IGS will provide you with a credit equal to the average cost of the repair that would have been performed under this Agreement if the repair would have been possible, to be applied toward replacement of your Water Heater, but only if you use the IGS contractor to replace your Water Heater; or (b) if you submit a service request, and the IGS contractor determines that your Water Heater cannot be repaired because of a rupture, then IGS will provide you with either a credit equal to the value of your Water Heater prior to rupture, but no more than the applicable limit of protection, to be applied toward replacement of your Water Heater, but only if you use the IGS contractor to replace your Water Heater.

General Limitations

The following items are NOT protected, and the following circumstances will NOT be eligible for repair or replacement services under this Agreement:

- Any costs or expenses that IGS reasonably determines as unnecessary to repair or replace an Item that suffered a Failure.
- Any parts or materials not subject to repair or replacement service under this Agreement.
- Any parts or materials IGS reasonably determines to be unnecessary to repair or replace an Item that suffered a Failure.
- Failures which first occurred before the Effective Date of your protection.
- Nonstandard parts or materials.
- Cosmetic finish work (e.g., paint, wallpaper) or restoration of the affected area (e.g., sheetrock, tile, landscaping).
- Meters or movement of any meter at the time of a Failure, unless required by the applicable building code.
- Any insurable event.
- Failures caused by insurable events.
- Damage to property caused by any Failure including, but not limited to, mold.
- Line or system Failures caused by you or a third-party through such things as abuse, neglect/lack of proper maintenance, or other abnormal conditions of use.
- Lines located inside a concrete slab.
- Lines which exit your home and extend to pools, pool heaters, outside lighting, appliances, or other structures, unless expressly identified as being protected in this Agreement.
- Updates or upgrades that are not related to a current Failure.
- Septic tanks, leach fields, or the lines that exit those systems.

- Storm sewers.
- Sump pumps.
- Appliances and connections to appliances, unless expressly identified as being protected in this Agreement.
- Low pressure or clogs due to corrosion or any obstruction inside of a line.
- Asbestos coverings in any form.
- Mold or mildew evaluation, remediation, prevention, or other related services.

Failures where any hazardous substance or material exists, such as asbestos coverings in any form, mold, or mildew.

Failures caused by pre-existing conditions that were known or that should have been known by you will not receive service under this Agreement. Pre-existing conditions that were known or that should have been known include Failures that could have been detected by visual inspection or simple mechanical test on or before your Effective Date. A visual inspection of the protected Item verifies that it appears structurally intact and operable and is without damage and is not missing parts. A simple mechanical test involves using the protected Item (e.g., turning a protected system off and on) to verify that it operates as intended without leaks, irregular sounds, smoke, or other abnormal outcomes. IGS may rely upon information in the form of, but not limited to, inspection reports and service records to confirm the condition of the protected Item as of your Effective Date.

Effect of Hazardous Substances on this Agreement

No protection is available under this Agreement until after all hazardous materials and substances have been removed, and the work area has been deemed safe. It solely your responsibility to clear the work area of all hazardous materials and substances. After the work area has been cleared of all hazardous materials and substances and then deemed safe by IGS, this Agreement will apply, subject to the same terms and conditions as if no hazardous materials or substances had been previously present, but only if your protection is still in effect under this Agreement at the time when it is safe for IGS to perform service.

Additional Limitations

The following items are NOT protected, and the following circumstances will NOT be eligible for repair or replacement services under this Agreement:

For Inside Electric Line and Outside Electric Line:

- Households with an electrical service entrance rated 400 amps or above.
- Replacement of switches, dimmers, or outlets in colors other than white or beige.
- Solar systems or components, or electronic or computerized system management controllers.
- Resetting of circuit breakers or replacement of fuses.
- The addition of new switches, dimmers, outlets, or additional service connections.

For Outside Buried House Line:

- High pressure gas lines.

For the Inside Water and Inside Sewer Line:

- Plumbing fixtures, including connections to plumbing fixtures.
- Failures caused by freezing due to neglect such as your home not being adequately heated or having hoses or accessories or any other items connected to outside bibs which caused line Failures.

For Inside Sewer Line and Outside Sewer Line:

- Drain-jet, rod, or auger service to clear blockages in non-leaking lines.
- Any removal of roots from a line before your Effective Date, or any Failure occurring where roots are present within 180 days after your Effective Date, is deemed a pre-existing condition and will make the line ineligible for protection.

For Outside Water Line:

- Components of a well, such as the well, well cap, well seal, well pump, pressure tank, or storage tank.
- Branch lines.
- Issues with a well, such as re-digging the well, movement of the well, or electric lines to well components.

For Furnace:

- A furnace or boiler rated at 400,000 BTU/hour or more, space heaters, or fuel oil heating systems.
- Bleeding air bound systems, draining and refilling of Boiler, or balancing any system.
- Components used to cool air such as air conditioners, related coils or controls, dual-fuel burners, fan coils, or other auxiliary heating, flue restrictors, heating jacket, line circuit breakers, trim insulations or boiler sections (leaking or not).
- Heat exchangers.

For Air Conditioner:

- Any system exceeding five tons capacity, geothermal heat pumps, or natural gas powered cooling equipment.
- Balancing of system or refrigerant replacement. Circuit breakers, compressors, condenser or evaporator coils, thermostatic expansion valve (TXV), or solenoid valves.

For Heat Pump:

- Everything listed in this Additional Limitation section for Furnace.
- Everything listed in this Additional Limitation section for Air Conditioner.
- A Heat Pump rated at 400,000 BTU/hour or more, any system exceeding five tons capacity, geothermal heat pumps, or natural gas powered cooling equipment.
- Reversing valves.

For Water Heater:

- Tankless water heaters or any unit used for nonstandard purposes including, but not limited to, space heating or pool heating.
- Repairing Leaks (including water tank ruptures) within the first 30 days after your Effective Date.
- Flushing.
- Anode rod and drain valve.

For System Protection

- Any rooftop, through-the-wall, or hanging furnace, boiler, air conditioner, or water heater.
- Maintenance such as inspections, seasonal turn-on/off, or pilot re-lights.
- Utility lines (piping) such as water, gas, or electric lines.
- Chimney maintenance or repairs.
- Non-standard parts or unavailable parts.
- Non-standard thermostats, such as non-standard programmable thermostats or energy saving thermostats, except IGS Smart Thermostats.
- Parts or service covered by a manufacturer's warranty.
- Auxiliary equipment such as air filters, air zoning electronics or components, electronic air cleaners, humidifiers, or air temperature controls.
- System replacement, unless expressly identified as being provided in this Agreement.
- Any lines or ducts attached to a system such as air ducts, vents, supply lines, return lines, radiators, or registers.
- Combination ambient heat/domestic hot water heating units, fuel oil heating systems, or propane heating systems.

Shared Systems And Lines

If this Agreement is for your multi-unit dwelling (e.g., duplex, triplex, or quad), then only if you enrolled and purchased protection under this Agreement for each and every unit will the multi-unit dwelling's shared systems and lines be protected, subject to the limits of protection contained herein. However, if you only own a single unit within a multi-unit dwelling, or if you share a protected Item in any way with another party, IGS will prorate the cost of any repair or replacement service based on the portion of the Item that you own.

Warranty Of Services

IGS warrants the repair and replacement services performed under this agreement for 90 days. IGS reserves the right to determine and pay a lump sum to you in lieu of repair or replacement. Sometimes there are problems and delays in obtaining parts or equipment. At times, it is necessary to open walls, ceilings, or floors to make repairs. IGS will not be responsible for the cost to repair, or replace these surfaces. Regardless of any other language in this Agreement, IGS does not warrant unclogging services under this Agreement.

Transferability

If your protected property is sold during the term of this Agreement, you must notify IGS of the change in ownership by calling 1-614-443-0300. You may not assign or otherwise transfer this Agreement to another party. IGS reserves the right to assign or otherwise transfer this Agreement or its rights or obligations under this Agreement to another party at its sole discretion.

Changes To This Agreement

IGS will provide you with written notice at least 30 days before IGS modifies this Agreement. If IGS changes the fee, such change will not take effect until the next renewal of your protection.

Right To Recover From Third Parties

If IGS provides service in response to your request, you will assign to IGS your right to recover that cost from any responsible third parties.

Concealment Or Fraud

If you make any false statement, submit a fraudulent request for service, or intentionally conceal or misrepresent a fact or circumstance, then you will waive your right to service for all Failures (fraudulent and non-fraudulent) under this Agreement.

Choice Of Law

This Agreement will be interpreted and construed under the laws of the State of Ohio.

Severability

If any part of this Agreement is held invalid by a court, there will be no effect on any other parts, which will remain in full force and effect.

Cancellation

IGS will only cancel this Agreement within your Protection Period for the following reasons: (1) non-payment of Agreement fees; (2) fraud or misrepresentation of fact material to the issuance of the Agreement; (3) fraud or misrepresentation of fact material during the service request process; or for Home Seller's Protection.

No Waiver

If IGS fails to enforce or elects not to enforce any provision of this Agreement, that will not constitute a waiver of its rights in any future situation.

Provider Information

The provider under this Agreement is The Manchester Group, LLC, d.b.a. IGS Home Warranty, 6100 Emerald Parkway, Dublin, Ohio 43016. Obligations of the provider under this Agreement are backed by the full faith and credit of the provider.

Entire Agreement

This written Agreement represents the entire agreement of the parties, and both parties agree that they have not been induced to enter into the agreement in reliance upon or as a result of any statements, representations, promises, or inducements given or made by the other party. No amendment, change, or variance from this Agreement will be binding unless mutually agreed to by the parties and executed in writing.

All of the following is subject to the detailed provisions set forth in the Service Agreement.

| Protection Item | Maximum Limit of Protection | Sub Limit (if any) within the Maximum Limit |
|-------------------------------|---|--|
| Air Conditioner (Ducted) | \$1,750 | |
| Furnace | \$1,750 | |
| Heat Pump | \$2,000 | |
| Inside Sewer Line | \$2,000 | |
| Inside Electrical Line | \$2,000 | |
| Inside Gas Line | \$2,000 | |
| Inside Water Line | \$2,000 | |
| Outside Buried Gas House Line | \$2,000 | |
| Outside Electric Line | \$3,000 | |
| Outside Sewer Line** | \$8,000 | * Sewer line repair limit: \$4,000 * Sewer line street cutting limit: \$4,000 °Sidewalk repair limit: \$500 |
| Outside Water Line° | \$4,500 | °Sidewalk repair limit: \$500 |
| Water Heater | \$750 | |
| Home Seller's Protection* | \$500 per repair or replacement; \$4,000 in the aggregate | *The amount of a repair or replacement cannot exceed the applicable maximum limit for Home Buyer's Protection or Homeowner's Protection. |