



For Customer Service:
Please call 614-443-0300

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



IGS0218

PREMIER Home Warranty Service Agreement

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This Agreement sets forth the terms and conditions of your
Premier 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, appliance, 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. Your Protection Period begins on your Effective Date and continues for one year. 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 be in proper operating condition with no known Failures as of your Effective Date. The utilities must be turned on and running to all applicable protected Items on your Effective Date. Items must be located within the perimeter of the main foundation of your home or garage (except for an outside Central Air Conditioning unit or Heat Pump, Gas Lamps, Outside Buried Gas House Line, Outside Electric Line, Outside Sewer Line, Outside Water Line, or other Items for which the home buyer's Optional Protection is purchased). 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.

What Items are Protected?

Subject to the limitations listed in this Agreement, the following Items are protected:

- Attic and Exhaust Fans
- Boilers
- Central Air Conditioning (Ducted)
- Clothes Dryer
- Clothes Washer
- Central Vacuum System
- Dishwasher
- Ductwork
- Garage Door Opener
- Garbage Disposal
- Heat Pump
- Heating
- Inside Drain Line
- Inside Electrical System
- Inside Gas Line
- Inside Water Line
- Instant Hot Water Dispenser
- Kitchen Refrigerator
- Microwave Oven (Built-in only)
- Natural Gas Fireplace
- Natural Gas Lamps
- Outside Buried Gas House Line
- Outside Electric Line
- Outside Sewer Line
- Outside Water Line
- Plumbing Stoppages
- Range-Oven-Cooktop
- Sump Pump
- Toilet
- Trash Compactor
- Water Heater

Home Buyer's Optional Protection: if purchased, see the Optional Protection Exhibit.

General Limitations

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 is without damage or missing parts that would indicate inoperability. 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, home inspection reports and service records to confirm the condition of the protected Item as of your Effective Date.

Protection is strictly limited by this Agreement and does not include any additional representations made by real estate agents, service providers (including contractors), or any other persons.

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

- Items not in proper operating condition, including those with any mechanical defect or any other issue or Failure that was known or should have been known by you, on or prior to your Effective Date.
- Any Failure which first occurred before your Effective Date of your protection.
- Any Failure not reported to IGS within your Protection Period.
- Any Failure caused by a product defect.
- Utility or supply lines serving Items that are not protected, missing, or inoperable.
- Any Failure not caused by normal wear or tear.
- Losses or any Failure caused by accident, handling, misuse, improper use, abuse, alteration, improper installation, faulty wiring, failure to follow manufacturer's instructions, depreciation, insects, vermin, corrosion or rust, physical environment, or war.
- Any loss not directly associated with the repair or replacement of a protected item with a Failure, such as consequential damage or incidental damage.
- Any loss or Failure caused by power surges, fire, flood, smoke, earthquake, storms, mud, lightning, freezing, war, riots, vandalism, accidents, animals, pests, attempted or improper previous repairs, or other insurable event.

- Any Failure that is repaired, replaced, or paid for under a manufacturer's warranty, another service plan, or a homeowner's or similar insurance policy; however, if the repair, replacement, or payment is subject to a deductible that you were required to pay, then this Agreement will reimburse you for the deductible if the repair or replacement otherwise would have been provided under this Agreement.
- Costs for repairs that are covered by a product recall, warranty, or an extended product warranty. If a protected item is covered by a manufacturer's warranty or an extended warranty, this Agreement will supplement the warranty or extended warranty to reimburse you for unpaid repair costs up to the applicable limit of protection if the repair results from a Failure caused by normal wear and tear (for example, if your warranty only covers parts, this Agreement will pay for labor costs up to the applicable limit of protection).
- Any costs or expenses, including those for parts and materials that IGS determines, in its sole and absolute discretion, is not necessary to repair your protected item(s).
- Any Failure caused by you or a third-party through such things as abuse, neglect, or other abnormal conditions of use.
- Any Item, including parts and materials, not specifically identified as protected under the terms of this Agreement.
- Every Item, including parts and materials, in or connected to a household with an electrical service entrance rated 400 amps or above.
- Damage to property caused by any Failure, including but not limited to mold.
- Nonstandard or unavailable parts or materials.
- Chimney maintenance or repairs.
- Cosmetic damage or defects.
- Condensation produced by any Item.
- Nonstandard or non-customary costs of onsite service (e.g., travel charges, weekend appointment charges).
- Overtime or any repair charges related to expediting the repair not previously approved by IGS.
- Connections to fixtures or appliances or other Items.
- Items not owned by you and attached to or permanently located inside your home or attached garage at the time the Failure occurred.
- Non-standard, custom made, commercial, or deemed not-for-residential-use electronic equipment, appliances, components, lines, electronic devices, or other Items.
- Electronic multimedia center or internet connection components.
- Any action or repair needed to remove or remediate odors.
- Any action or service not required to repair or replace a protected Item which has a Failure due to normal wear and tear, including but not limited to adding switches, dimmers, outlets, or relocating Items.
- Any part or component not essential to the primary function of the protected Item, including but not limited to TVs or radios in the kitchen refrigerator.
- Any Item not installed by a licensed contractor or that did not meet the applicable safety code at the time of installation or current safety standards.
- Any cost to move or relocate an Item unless the move or relocation is required to facilitate the repair or replacement.
- Cleaning or routine maintenance, including but not limited to inspections, seasonal turn-on/turn-off, or pilot lights.
- Solar systems or components.
- Electronic, computerized, pneumatic, or manual system management or zone controllers.
- 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.
- Lines that exit your home and extend to pools, pool heaters, outside lighting, appliances, other Items, or other structures, unless expressly identified as protected in this Agreement.
- Updates or upgrades that are not required to repair a current Failure.
- Septic tanks, leach fields, or the lines that exit those systems.
- Storm sewers.
- Pools, spas.
- Appliances or connections to appliances, unless expressly identified as protected in this Agreement.
- Low pressure due to corrosion or any obstruction inside of a line.
- 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 protected in this Agreement.

Additional Limitations Applicable To All Protections

Building Permits/Building Code Limitations

- Where local building permits are required prior to commencing repair or replacement of an Item, IGS will pay up to \$250 for such local building permits. IGS will not be responsible for repair or replacement service when permits cannot reasonably be obtained. All such expenses will be subtracted from the applicable limit of protection.
- IGS will pay up to a maximum of \$500 in the aggregate during your Protection Period for inspections or additions or alterations required in order to comply with applicable law for a repair or replacement provided under this Agreement. All such expenses will be subtracted from the applicable limit of protection. If there is only a code violation and no Failure necessitating a repair or replacement that would be provided under this Agreement, IGS will not pay or perform an addition or alteration simply to remove the violation.

Concrete Access

- IGS will pay up to a maximum of \$500 in the aggregate during your Protection Period for diagnosis, access, repair, or replacement of Items located in or below a concrete slab, and Items encased in or covered by concrete. All such expenses will be subtracted from the applicable limit of protection.

Effect of Hazardous Substances on this Agreement

- Protection will not apply to or address issues with asbestos coverings in any form.
- Protection will not provide service for 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.
- 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 is your sole responsibility, including scheduling and paying for service, 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 in its sole absolute discretion, 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 it is safe to perform service.

Specific Situation/Causation Limitations

- IGS will not alter any structure to perform any repair or replacement, and IGS will not refinish or replace cabinets, countertops, tile, flooring, etc.
- IGS will not perform any repair or replacement involving hazardous or toxic materials including asbestos, lead, or any other contaminants. Regardless of the cause, IGS is not responsible for any service or liability related in any way to bacteria, yeasts, mildew, virus, fungi, mold, or their spores, mycotoxins, or other metabolic products.
- IGS is not responsible for providing cranes if needed to remove or install any Items or equipment needed for repair or replacement.
- IGS will pay up to \$500 in the aggregate during your Protection Period for the removal, disposal, and/or relocation of Items, if required to meet applicable law. All such expenses will be subtracted from the applicable limit of protection.

Use and Configuration Limitations

- This Agreement applies only to single family residential homes under 5,000 square feet. Homes with 5,000 or more square feet, multiple units, mother-in-law units, guest houses, and other structures are only protected if the over 5,000 sq. ft. protection option is purchased in the enrollment, approved by IGS, and if the appropriate fee is fully paid.
- This protection is only for owned or rented residential property. The following are not eligible for protection: commercial property or residences being used as businesses, including but not limited to nursing homes, fraternity or sorority houses, or day care centers.
- Common areas and facilities of mobile home parks and condominiums are not protected.
- For dwellings comprised of 5 or more units, common systems and appliances not located within the confines of each individual unit are not protected unless otherwise specifically noted in writing by IGS on the enrollment.

Additional General Limitations

- **This Agreement only provides repair or replacement of a protected Item when a Failure with the Item is caused by normal wear and tear.**
- There is no protection for any Failure that could have been detected prior to your Effective Date. The Item must work properly as of your Effective Date for it to be protected.
- Items must be assembled and installed according to manufacturers' specifications and applicable law, connected to the appropriate utility, and in proper, safe working order as of your Effective Date.
- IGS will determine in its sole and absolute discretion whether a protected Item will be repaired or replaced. IGS may at its option pay a lump sum to you in lieu of repair if the cost to repair exceeds the value of the Item.
- IGS reserves the right to have a component or part rebuilt or to replace with a rebuilt component or part. If no component or part is available, and no essential function of the Item is affected, IGS will not replace the Item. Instead, IGS reserves the right to determine the value of the part and contribute the cash value toward the replacement.

- When replacing protected Items, IGS will replace with Items of similar features, efficiency, and capacity, but IGS not responsible for matching brand, dimensions, or color, or for installation or delivery of appliances.
- IGS will not be responsible for alterations or modifications except as expressly set forth in this Agreement.

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 and in any exhibit, 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.

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. **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 you have a Failure with one of your protected appliances, you must notify IGS within 14 days of the Failure.

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.

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.

Details Of Protection By Item

Appliances

What is Protected?

- Only those appliances permanently located or installed in the primary kitchen are protected. If you have more than one of the same Item eligible for protection, such as more than one refrigerator, your protected Item will be the Item located in the main kitchen area. For example, your refrigerator located in your kitchen would be protected, but your refrigerator in your garage would not be. If you have more than one Item eligible for protection located in the kitchen, your protected Item will be the first Item for which you submit a service request. Service requests for combination appliances are subject to the limit of protection for the failed component, not an aggregate that would include a component that has not failed.
- Oven/Range/Cooktop.
- Dishwasher.
- Garbage Disposal.
- Microwave Oven (Built-in only).
- Trash Compactor.
- Instant Hot Water Dispenser.
- Refrigerator. If you have more than one refrigerator, your protected refrigerator will be the one located in the main kitchen.

Items Not Protected and Additional Limitations

- Knobs, dials, racks, rotisserie, removable trays, door glass, lights, handles, lock/key assemblies, magnetic induction units, meat probe assemblies, warming drawers, range vents/exhaust fans, rollers, baskets even when part of a protected appliance, or free-standing microwave ovens.
- Duplicate appliances located in other parts of the house.
- Beverage centers, wine coolers, separate, stand-alone ice makers, or other cooling appliances other than the primary kitchen refrigerator.
- When replacing any appliance, IGS will not consider any Failures that do not contribute to the appliance's primary function including, but not limited to, TVs or radios in the kitchen refrigerator. If a single component of a multi-appliance combination (including but not limited to double wall ovens and microwave/range combinations) qualifies for replacement, IGS will determine a reimbursement amount based on the cash value of the failed component as if it were a freestanding appliance.

Attic And Bathroom Exhaust Fans

What is Protected?

- All parts and components.

Items not Protected and Additional Limitations

- IGS is not responsible for any alterations, or gaining access or closing access to floors, walls, or ceilings to locate the Failure or to perform repairs or replacement.

Boiler: See Heating, Air Conditioning (Ducted), and Ductwork.

Central Air Conditioning (Ducted)

What is Protected?

- Two central air conditioning units. Also, see Heating, Air Conditioning (Ducted), and Ductwork.

Items not Protected and Additional Limitations

- Protection is limited to two air conditioning units unless the over 5,000 sq. ft. protection option is purchased. Unless the over 5,000 sq. ft. protection option is purchased, if you have more than two Items eligible for protection, your protected Items will be limited to the first two Items for which you file a service request. A component that is found to be leaking during the Home Seller's Protection Period or within 30 days of your Effective Date of the Home Buyer's Protection Period will not be replaced without proof of maintenance service dated within the last 12 months. IGS will not repair or replace any component if it can be determined that the unit has been recharged with refrigerant within the preceding 12 months and no repair was performed at that time. If IGS determines that the air conditioning unit must be replaced, IGS will pay to replace the unit (up to the limit of protection) with a unit that meets currently applicable efficiency standards and replace any protected component, as well as the plenum, indoor electrical, air handling transition, and duct connections necessary to maintain compatibility with the replacement unit, including the installation of thermostatic valves. The applicable limit of protection will apply to each protected item. IGS will pay up to \$250 in the aggregate during your Protection Period for expenses related to the addition and/or the disposal of refrigerant (if refrigerant disposal is required) and the removal of an Item or component when IGS is replacing a protected Item or component. All such expenses will be subtracted from the applicable limits of protection.

Clothes Washer And Clothes Dryer

What is Protected?

- One clothes washer and one clothes dryer, including all parts and components except those identified below as not protected.

Items not Protected and Additional Limitations

- Plastic mini-tubs, soap dispensers, filter screens, lint screens, knobs, dials, lights, or venting.
- All-in-one washer and dryer units.
- Repair and replacement service will not apply to any damage to clothing. If you have more than one Item eligible for protection, your protected Item will be the first Item for which you submit a service request.

Central Vacuum System

What is Protected?

- All parts and components except those expressly not protected.

Items not Protected and Additional Limitations

- Hoses or accessories which are removable.
- IGS is not responsible for gaining access or closing access to floors, walls, or ceilings to locate the Failure or to perform repairs or replacement.

Dishwasher: See Appliances.

Garage Door Openers

What is Protected?

- Track assembly, capacitor, motor, switches, receiver unit, push arm, carriage, hinges, springs, and remote transmitters.

Items Not Protected and Additional Limitations:

- Garage Doors.
- Lights or bulbs.
- Adjustments.

Garbage Disposal: See Appliances.

Heat Pump: See Heating, Air Conditioning (Ducted), and Ductwork

Heating, Air Conditioning (Ducted), And Ductwork

What is Protected?

- Two gas, electric or propane furnaces, or boilers.
- Motors, gas valve, printed circuit boards, heat pump, heat exchangers, and burners.
- Thermostats (limited to \$250) and thermostat sub-base.
- Hydronic circulating pumps, radiators, heating elements, and vent blower assembly.
- Switches, wiring and relays, baseboard convectors, and vents.
- Refrigeration system (includes heat pump).
- Condensing unit.
- Thermostats, compressor, motors, refrigerant lines, coils, and liquid and suction line dryers.
- Fuses, breakers, disconnect boxes, and wiring.
- Valves (including thermostatic expansion valves).
- Air handling unit, evaporative cooler, pump, casing, motor, belts, and pulleys.
- Float-assembly.
- Ductwork from heating unit to the connection at register or grill. IGS will pay up to \$500 in the aggregate during your Protection Period for diagnosis, access, repair, or replacement of ductwork located in walls, floors, or ceilings. All such expenses will be subtracted from the applicable limits of protection.

Items Not Protected and Additional Limitations

- Auxiliary space heaters.
- Cleaning of any type, balancing of system, or adjusting for temperature variation by room.
- Fuel oil heating systems, fuel storage tanks, or heat lamps.
- Baseboard casings or grills.
- Chimneys.
- Geo-thermal or water source systems, or any parts or components of either.
- Cable heat (in ceiling or floor) or wood stoves, even if the main source of heat to home.
- Installation of flue liners to meet local codes resulting from furnace replacements, inadequate capacity, or undersized systems.

- A furnace or boiler rated at 400,000 BTU/hour or more. A heat pump rated at 400,000 BTU/hour or more. Any system exceeding five tons capacity. Natural gas powered cooling equipment.
- Geothermal heat pumps.
- Bleeding air bound systems.
- Draining or refilling of boiler.
- Condenser casings.
- Registers, grills, or filters (including electronic air cleaner).
- Mini-split ductless systems (including heat pump versions).
- Window units.
- Built in electrical wall units.
- Humidifiers, cooler pads, roof jacks, or stands.
- Condensate line cleaning or condensate pumps.
- Inadequate capacity or undersized systems.
- Insulation or dampers.
- Ductwork where asbestos is present.
- Installation of new runs to compensate for existing deficiencies.
- Any rooftop, through-the-wall, or hanging furnace, boiler, air conditioner, or water heater units.

Heating

What is Protected?

- Up to two furnaces.

Items not Protected and Additional Limitations

- Protection is limited to two furnaces unless the over 5,000 sq. ft. protection option is purchased. Unless the over 5,000 sq. ft. protection option is purchased, if you have more than two Items eligible for protection, your protected Items will be limited to the first two Items for which you submit a service request. The applicable limit of protection will apply to each protected item. IGS will pay up to \$1,750 in the aggregate during your Protection Period for diagnosis, access, repair, or replacement of heating systems utilizing steam, heated water, or glycol. All such expenses will be subtracted from the applicable limits of protection.

Inside Drain Line

What is Protected?

- Inside sewer lines and related vent lines.
- Plumbing stoppages. Clearing of stoppages in inside sewer lines and related vent lines. For leaks outside of the foundation see Outside Sewer Line protection.
- Sump pumps installed permanently within the perimeter of the main home foundation or garage (ground water only).
- Toilet fill valve assembly and flush valve/flapper.

Items not Protected and Additional Limitations

- Battery backup sump pumps and their components.
- Plumbing fixtures, filters, shower enclosure or base pan, shower strainers that are part of enclosure or base pan, drain stoppers or plugs, toilet tank, toilet bowl, indoor pools including their plumbing or components, saunas or steam rooms, whirlpool jets, septic tanks/system, sewage injectors, water conditioners, or fire suppression systems.
- Caulking or grouting.
- Inadequate or excessive water pressure.
- Corrosion or rust.
- Meters, gutters, downspouts, sump discharge line or tube outside home's foundation, or any ground water drains.
- Leaks caused by freezing due to neglect such as your home not being adequately heated or having Items connected to outside bibs which caused line breakage or leaks.
- Drain-jet, rod, or auger service to clear blockages in non-leaking lines, except to clear a plumbing stoppage as described above.

Inside Electrical System

What is Protected?

- Electrical wiring, outlets, panels, and subpanels.
- Junction boxes, conduit, switches, and circuit breakers (including ground fault, does not include resets).
- Telephone wiring. Protection begins at the main service panel.

Items Not Protected and Additional Limitations

- Door bells, intercom, any fixtures, ceiling fans, alarms, or inadequate wiring capacity.
- Sensors, relays, low voltage, timed circuits, grounding ungrounded outlets, or phone jacks.
- Data/internet/coaxial wiring or fixtures.
- Resetting of GFCI or circuit breakers or replacement of fuses.
- Replacement of switches, dimmers, or outlets in colors other than white or beige.

Inside Gas Line

What is Protected?

- "Inside Gas Line" means a natural gas or propane plumbing supply line 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 the single supply line (up to 24 inches in length) from your natural gas meter located at the house to where the line enters the house. The Inside Gas Line does not include any other lines exiting or entering your home.

Items Not Protected and Additional Limitations:

- Flow restrictions in natural gas lines caused by chemical deposits or other blockages.
- High pressure gas lines.

Inside Water Line

What is Protected?

- "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 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.
- Certain valves, including shower, tub, diverter, angle stop, and gate valves.
- Circulating hot water pump.
- Whirlpool bath motor and pump assemblies.
- Pressure regulators.
- Faucets (replaced with chrome builders' standard).
- Shower head and shower arm.
- Hose bibs.

Items not Protected and Additional Limitations

- Flow restrictions in water lines caused by chemical deposits or other blockages.
- Any issues with a well.
- All of the applicable items not protected and additional limitations set forth under Inside Drain Line.

Instant Hot Water Dispenser: See Appliances.

Kitchen Refrigerator: See Appliances.

Microwave Oven (Built-in only): See Appliances.

Natural Gas Fireplace Components

What is Protected?

- Log lighter, gas logs, controls, and switches.
- Approved heater inserts.

Items Not Protected and Additional Limitations

- Adjustments.
- Screens or dampers.
- Heater inserts that do not meet local code requirements.
- Alterations to or restorations of hearths, fireplaces, or chimneys required to access Items for repair.

Natural Gas Lamps

What is Protected?

- All parts and components except those expressly not protected.

Items Not Protected and Additional Limitations

- Cleaning.
- Mantle replacement.
- Parts that may be unavailable or of historical significance.
- If repairs to a yard lamp necessitate excavation, site restoration will be limited to backfill into the trench, left mounded, subject to limitations from then-current weather and soil conditions. IGS will not remove or replace landscape plants or any hardscaping (e.g. decks, patios, sidewalks). IGS will pay a maximum of \$250 in the aggregate during your Protection Period for site restoration as a part of, not in addition to, the limit of protection for Natural Gas Lamps.

Outside Buried House Line

What is Protected?

- "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.

Items Not Protected and Additional Limitations:

- High pressure gas lines.

Outside Electric Line

What is Protected?

- "Outside Electric Line" means a single service overhead/underground electric line and components that connect your home to the utility owned service line. Outside Electric Line includes only the weatherhead, conduit, meter base, service entrance cable, and ground wire/rod.

Outside Sewer Line

What is Protected?

- "Outside Sewer Line" means a single sewage drain line located outside your home that collects and conveys raw sewage from an individual home out to the utility owned sewer main line or to a 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 service request, and that same line will remain the only Outside Sewer Line protected for your Protection Period.

Items Not Protected and Additional Limitations:

- Any removal of roots from a line prior to your Effective Date, or any leak occurring where roots are present within 180 days after your Effective Date, is deemed a pre-existing condition that was known or that should have been known, and it will make the line ineligible for protection.

Additional Street Cutting and Sidewalk Repair Benefit

- If the repair or replacement provided under this Agreement requires street cutting, then this Agreement provides a separate limit of protection of up to \$4,000 to apply solely to the street cutting.
- If the repair or replacement provided under this Agreement 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 Water Line

What is Protected?

- "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 includes 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.

Items Not Protected and Additional Limitations

- Any 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, and electric lines to well components.
- Any connections or extensions such as water lines to sprinklers or agricultural meters.

Additional Sidewalk Repair Benefit

If a repair or replacement provided under this Agreement requires sidewalk repair, then this Agreement 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.

Plumbing Stoppages: See Inside Drain Line.

Range-Oven-Cooktop: See Appliances.

Sump Pump: See Inside Drain Line.

Toilet: See Inside Drain Line.

Trash Compactor: See Appliances.

Water Heater

What is Protected?

- One gas or one electric water heater (includes tankless). If the over 5,000 sq. ft. protection option is purchased, then two water heaters will be protected.
- Gas valve, drain valve, control thermostat, and thermocouple.
- Tank leaks that first occur after 30 days of continuous protection.
- Heating elements and temperature and pressure relief valve.

Items Not Protected and Additional Limitations

- Holding or storage tanks or expansion tanks.
- Any unit used for nonstandard purposes including, but not limited to, space heating or pool heating.
- Flushing.
- Anode rods.
- Unless the over 5,000 sq. ft. protection option is purchased, if you have more than one water heater Item eligible for protection, your protected Item will be limited to the first Item for which you submit a service request. If the over 5,000 sq. ft. protection option is purchased, if you have more than two Items eligible for protection, your protected Items will be limited to the first two Items for which you submit a service request; and the applicable limit of protection will apply to each protected item.

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 open, 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, the 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.

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; or (3) fraud or misrepresentation of fact material during the service request process.

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.

Choice Of Law

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

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, including the addition of any home buyer's Optional Protection.

Protection Item	Maximum Limit of Protection	Sub Limit (if any) within the Maximum Limit
Attic and Exhaust Fans	\$500	
Boiler	\$1,750	
Central Air Conditioning (Ducted)	\$1,750	*Addition and/or disposal of refrigerant limit: \$250
Clothes Dryer	\$500	
Clothes Washer	\$500	
Central Vacuum System	\$500	
Dishwasher	\$500	
Garage Door Opener	\$500	
Garbage Disposal	\$250	
Heat Pump	\$2,000	
Heating Systems (not heat pump)*	\$1,750	*Ductwork limit: \$500 *Thermostats limit: \$250
Inside Drain Line*	\$2,000	*Plumbing stoppage limit: \$250 *Sump pump limit: \$500 *Toilet limit: \$500
Inside Electrical System	\$2,000	
Inside Gas Line	\$2,000	
Inside Water Line	\$2,000	
Instant Hot Water Dispenser	\$500	
Kitchen Refrigerator	\$500	
Microwave oven	\$500	
Natural Gas Fireplace Components	\$500	
Natural Gas Lamps*	\$500	*Site restoration limit: \$250
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
Range-Oven-Cooktop	\$500	
Trash Compactor	\$500	
Water Heater	\$750	
Applicable to any protection if required*	See the applicable protection	*Building permits limit: \$250 *Concrete access limit: \$500 *Inspections, additions, alterations limit: \$500 *Removal, disposal, relocation of Items limit: \$500
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.

IGS HOME WARRANTY Premier Home Warranty

OPTIONAL PROTECTION EXHIBIT

If you purchase Home Buyer's Protection, then you are eligible to enroll in "Optional Protection" as described in this Exhibit. The "Effective Date" for your Optional Protection begins at the closing of your home purchase if your full payment for all protection is received on or before the 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 for Optional Protection begins on your Effective Date and continues for only one year. Optional Protection is not renewable.

Please refer to the main body of your Premier Home Warranty Service Agreement for general information about your protection, as well as the table at the end of this Exhibit for the applicable limits of protection.

Limited Roof Leak Protection

What is Protected?

- Tar-and-gravel, tile, shingle, shake, and composition roofs over occupied living areas.

Items not Protected and Additional Limitations

- Metal roofs, water damage, or roof leaks caused by or resulting from ice, roof mounted installations, flashing, improper construction or repair, missing or broken materials, skylights, patio covers, gutters, drains, downspouts, scuppers, chimneys, failure to perform standard maintenance, or defects in balcony or deck serving as a roof. The roof must be in good, water tight condition as of your Effective Date. If replacement of the existing roof, in whole or in part, is necessary, IGS will pay the estimated cost to repair only the leaking area. Routine periodic maintenance is not provided by IGS under the Service Agreement. IGS will either direct a contractor to contact you for an appointment, or authorize you to contact a contractor directly. If you are authorized to contact a contractor directly, you will be given a spending limit established by IGS. NOTE: Service delays frequently occur during the first rains of the season or in heavy storms.

Pool And/Or Inground Spa Equipment

What is Protected?

- The components of one heating, pumping, and filtration system, regardless of whether it serves a pool, a spa, or both. If you have both a pool and spa, and they do not share the same equipment (e.g., pump motor), then only one system is protected unless you purchase additional protection for the other system. The protected system components are the pool sweep motor and pump, pump motor, blower motor, timer, plumbing pipes, and wiring. The system components must be located above ground and be accessible. The pool and spa must be able to fill with water to qualify for protection.

Items not Protected and Additional Limitations

- Salt water pools, indoor pools, portable or above-ground spas, access to pool and spa equipment, lights, liners, structural defects, solar equipment, jets, ornamental fountains, waterfalls and their pumping systems, pool cover and related equipment, fill line and fill valves, cleaning equipment such as pool sweeps, pop-up heads, turbo valves, skimmers, chlorinators or ionizers or other water chemistry control equipment or materials), fuel storage tanks, disposable filtration media, heat pump, multi-media centers, or dehumidifiers.

WELL & SEPTIC PROTECTION

Septic System Pumping

What is Protected?

- Mainline stoppages that can be cleared through an existing access or clean out without excavation. The septic tank will be pumped once during the Protection Period if the stoppage is due to septic back up. Sewage ejector pump for septic system only.

Items not Protected and Additional Limitations

- Cesspools, broken or collapsed sewage lines outside the foundation, stoppages or roots that prevent the effective use of sewer machine cable. Expenses for finding or gaining access to the septic tank or sewage line hook-ups, disposal of waste, or chemical treatment of the septic tank and/ or sewage lines.

Septic Tank System

What is Protected?

- Includes jet pump, sewage ejector pump, aerobic pump, septic tank and clearing sewer line from house to septic tank (see SEPTIC SYSTEM PUMPING).

Items not Protected and Additional Limitations

- Seepage pits, leach lines, leach beds, lateral lines, tile fields, insufficient capacity.

Well Pump

What is Protected?

- All components and parts of one well pump that is utilized as the primary source of water to the home.

Items not Protected and Additional Limitations

- Above or underground piping, cable or electrical lines leading to or from the well pump, including those that are located within the well casing, well casings, pressure switches not located on the pump, holding, storage or pressure tanks, booster pumps, redrilling of wells, damage due to lack of water, well pump or any well pump components for geothermal or water source heat pumps.

Water Softener

What is Protected?

- One domestic water softener.

Items not Protected and Additional Limitations

- Conditions of insufficient or excessive water, water filters, water purification systems, rental or leased equipment, repair or replacement of water softener necessitated by mineral beds or deposits, or cleaning.

Wet Bar Refrigerator/Wine Cooler/Icemaker Package

What is Protected?

- Wet bar refrigerator (up to 16 cubic ft), built-in wine cooler (30-bottle maximum), freestanding icemaker, additional refrigerator, all components that affect the cooling operation of the unit (up to a combined total of four items) including compressor, thermostat, condenser coil, evaporator, defrost system, motor, and fill valve.

Items not Protected and Additional Limitations

- Refrigerators with more than one compressor, ice crusher, ice and beverage dispensers and respective equipment, interior thermal shells, filters, food spoilage, insulation, multi-media centers, wine vaults, refrigerator/oven combination unit, detachable components, baskets, buckets, dials, knobs, handles, door glass, lights, light sockets, light switches, pans, trays, rollers, racks, shelves, runner guards, interior lining, trim kits.

Buyer's Optional Protection Item	Pro-	Maximum Limit of Protection	Sub Limit (if any) within the Maximum Limit
Limited Roof Leak Protection		\$750	
Pool and/or Inground Spa Equipment		\$1,500	
Well and Septic Protection*		\$4,000	*Septic System Pumping Limit: \$500 *Septic Tank System Limit: \$500 *Water Softener Limit: \$1,500 *Well Pump limit: \$1,500
Wet Bar Refrigerator/Wine Cooler/Ice-Maker		\$500	