HSA Home Warranty Protection

One of the most important features of your home

The right people.
The right service.
The right home warranty.
Protect yourself from unexpected home repair costs.

As a seller
You’re protected while your home is on the market. Mechanical system failures are covered during the listing period for up to one year – you simply pay a low deductible.

You have a marketing edge. An HSA Home Warranty can help sell your home faster and closer to your asking price. The warranty enhances your home’s value to prospective buyers and helps secure the best possible price for your home.

You’re helping prevent post-sale disputes. If an unexpected failure occurs in your home after the sale, the buyer turns to HSA for the resolution instead of you.

As a buyer
You’re prepared for the unexpected. The cost of repairing or replacing appliances and systems in your home can be budget-breaking, especially when you’ve just purchased a new home. You know they can’t last forever, so you need to plan ahead.

You save yourself time and keep it simple. An HSA Home Warranty provides the convenience of one source for most repair needs. Prompt, reliable service is available 24 hours a day, 7 days a week.

You’re protected year after year. An HSA Home Warranty is renewable annually, so you’re always prepared for the unexpected.

Most homes experience at least two mechanical failures each year.
Without HSA Home Warranty protection, typical repair/replacement costs* would be:

<table>
<thead>
<tr>
<th>Item</th>
<th>Repair</th>
<th>Replacement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heating system</td>
<td>$95 - $600</td>
<td>$1,325 - $3,700</td>
</tr>
<tr>
<td>Central air</td>
<td>$200 - $1,100</td>
<td>$1,475 - $4,200</td>
</tr>
<tr>
<td>Water heater</td>
<td>$85 - $210</td>
<td>$420 - $705</td>
</tr>
<tr>
<td>Plumbing</td>
<td>$100 - $1,200</td>
<td>$480 - $2,225</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>$80 - $515</td>
<td>$525 - $2,100</td>
</tr>
<tr>
<td>Oven/Range</td>
<td>$80 - $310</td>
<td>$415 - $1,600</td>
</tr>
</tbody>
</table>

*Based on HSA’s estimates of retail cost for repairs and replacements of items listed above. Costs may vary in your geographic area.

These costs continue to go up every year. Protect yourself from the financial burden incurred should a covered item need repair or replacement.

Quality service is our top priority.
Whether you’re working with one of the HSA customer service representatives over the phone, or relying on a service contractor to make a repair in your home, HSA ensures prompt, convenient and reliable service.

When a problem arises in your home, you simply make one call to HSA. Service representatives are available 24 hours a day, 7 days a week to help you.

HSA provides qualified, prescreened service contractors from its Preferred Vendor Network that arrive promptly and invoice HSA directly for covered repairs. If an HSA service provider cannot respond in a timely manner, HSA will approve the use of a contractor outside of its network to ensure the convenience of fast service.
Filing a Claim

1. Homeowner must call HSA at 800-367-1448 before calling a contractor. Failure to do so may result in a refusal of coverage on that item.
2. HSA will provide a qualified, prescreened contractor who will arrive promptly and invoice HSA directly for covered repairs.* If HSA's service provider cannot respond in a timely manner, HSA will approve the use of a contractor outside of its network to ensure the convenience of fast service. It's guaranteed.
3. Contractor must call HSA for approval before initiating the repair. Homeowner is required to pay the service contractor for all charges incurred in the event that no "Operational Failure" is discovered.

* If the approved failure was serviced by an HSA service provider, that provider will bill us directly. The contract holder will be responsible for the deductible and any charges not covered by the HSA Home Warranty. If the approved failure was serviced by a contractor outside of the HSA network and that provider is not willing to bill us directly, simply fax the paid invoice to HSA (fax 877-638-1741), and HSA will reimburse the contract holder.

Please reference the Sample Contract portion of this brochure for complete coverage details.

In the event the home does not close, the $65 seller coverage fee must be paid for at the termination of the listing or the expiration of the seller coverage period; whichever occurs first.

A. Coverage

1. HSA will provide home protection coverage for authorized repair or replacement of "Component Parts" mentioned as covered in this contract and of the terms and conditions of this contract that fail due to "Operational Failure". HSA will cover "Loss" so long as the "Component Parts" -

- Are located within the "Interior" of the main foundation of the home or attached or detached garage (except for the exterior well pump, septic system, condensate drain for septic system and pool/spa/kitchen); and
- Become inoperative due to normal wear and tear; and
- Are in "Proper Working Order" on the effective date of this contract; and
- Are properly installed throughout the term of this contract for proper diagnosis.

2. This contract covers single-family resale homes and condominium or town house units. Multi-family homes up to and including eight (8) family dwelling units may be covered if applied for and the appropriate fee is paid. Multi-family homes qualify for listing coverage; however, coverage is limited to the owner-occupied unit. Tenant occupied properties are not eligible for coverage during the listing period. Coverage is for owned or rented residential property and excludes commercial property or residences used as businesses, including but not limited to, day care centers, fraternity/sorority houses and nursing care homes. This contract does not cover homes sold/purchased in "as is" condition. If HSA determines that a property was purchased "as is," we will issue a refund of premium less any administrative fees paid and not cover the property.

3. Coverage includes only the items stated as covered and excludes all others. Coverage is subject to limitations and conditions specified in this contract. Please read the contract carefully.

B. Definitions

1. "Component Parts" - the constituent elements of mechanical items as covered by this contract.

2. "Operational Failure" - the mechanical breakdown of "Component Parts".

3. "Proper Working Order" - functioning as intended and expected for its age, and within the safety standards established by the system manufacturer.

4. "Loss" – the reasonable market cost or the actual cost HSA can contract for the required services, whichever is less, for the repair or replacement of "Component Parts".

5. "Interior" - the space within the exterior surface area which constitutes the perimeter of the residence's external walls, under the roofing materials; above or enclosed in the basement floor or home's slab, or above the ground surface in a crawl space.

C. Coverage Period

Home service: coverage begins on the date HSA issues a contract number and continues for twelve (12) months, until close of sale or termination of listing, whichever occurs first.

Home buyer: for properties involved in a real estate transaction, coverage begins at the close of sale and continues for twelve (12) months from that date. Payment is due at the close of sale.

New construction: coverage begins on the first anniversary of the close of sale and continues for one or three years from that date. Length of coverage is determined by the premium paid. Payment is due at the close of sale.

D. Customer Service

1. YOU MUST NOTIFY US PRIOR TO REPAIR OR REPLACEMENT. When service is needed due to an "Operational Failure", including emergency situations, you are to telephone HSA at 1-800-367-1448, twenty-four (24) hours per day, and seven (7) days per week. This telephone contact shall initiate the service process without the requirement of a claim form or service application. This notification includes the requirement that we have the opportunity to speak with the service contractor prior to the implementation of any repairs. Failure to do so may result in our denial of reimbursement for the expenses you incurred.

HSA shall not be liable for a "Loss" unless notice is given to HSA prior to the expiration of your coverage and the reported "Operational Failure" is professionally diagnosed and the diagnosis is reported to HSA within 15 days after the expiration of your coverage, regardless of when the "Operational Failure" occurred.

2. You shall take every precaution to protect the property giving rise to the "Operational Failure" until the necessary repair or replacement is authorized by HSA and made. Repair or replacement shall be performed within forty-eight (48) hours, under normal circumstances, of an approved claim by a service contractor chosen by HSA, unless a lower per occurrence sub-limit, unless a lower aggregate sub-limit is specifically enumerated elsewhere in this agreement. Certain items and events are not covered by this contract. Please refer to section F. Limitations of Liability and to the exclusions listed in each applicable section of this contract.

service contractor or other proof of payment acceptable to HSA. Claim documentation and any correspondence can be faxed to HSA at 1-877-638-1741 or mailed to 310 N. Midvale Blvd., Madison, WI 53705.

5. You are required to pay the service contractor directly for the service call fee and any non-covered charges. In the event that no covered "Operational Failure" is discovered, you are required to pay the service contractor directly for all charges incurred, including access and diagnosis. HSA will not respond to a new service request when any previous deductible(s) or fees are outstanding. HSA reserves the right to recover any outstanding deductible(s) and fees directly from the contractor.

E. Covered "Component Parts"

Buyer & Seller

In accordance with the terms and conditions of the warranty contract, HSA will repair or replace systems and appliances specifically mentioned as covered; all others are excluded. Please refer to section F. Limitations of Liability for general exclusions and limitations.

NOTE FOR SELLER: Items 1. and 2. in Section E. are limited to a $1,500 aggregate maximum during the listing period. The seller listing coverage option must be selected to qualify for coverage.

1. CENTRAL HEAT - COVERED: (up to 2 units) includes forced air furnace; radiant electric including central electric heating systems; heat pumps; gas heating systems and oil systems. HSA will reimburse you for heating losses within the interim of the "Component Parts" located within the "Interior" of the residence; gas coils, water source and geothermal heat pump systems are covered up to a $1,500 aggregate including radiant heating lines, circulating pumps and piping; solar heating units including solar collectors, reflectors and fiberglass or galvanized holding tanks that are used for storage of water for a solar heating system; heat exchangers, wall furnaces if they are the main source of heat to the residence; thermostats, ductwork from heating unit to point of attachment at registers or grills. NOT COVERED: humidifier, collector box, coal and wood burning equipment, chimneys, fireplaces, flue liners, systems with compressors larger than five tons; oil storage tanks, free standing or portable space heaters; electric heaters in the event that no covered "Operational Failure" is discovered, you are required to pay the service contractor directly for all charges incurred, including access and diagnosis. HSA will not respond to a new service request when any previous deductible(s) or fees are outstanding. HSA reserves the right to recover any outstanding deductible(s) and fees directly from the contractor.

2. CENTRAL AIR - COVERED: (up to 2 units) electric units, refrigerators, or evaporative units, packaged air conditioning systems with compressors larger than five tons; outside/underground piping, well pump and "Component Parts" for general and water source heat pumps; heat, energy or energy recovery systems, water source heat pump system "Component Parts" located within the "Interior" of the residence; the exterior water, source water and geothermal heat pump systems are covered up to a $1,500 aggregate including radiant heating lines, circulating pumps and piping; solar heating units including solar collectors, reflectors and fiberglass or galvanized holding tanks that are used for storage of water for a solar heating system; heat exchangers, wall furnaces if they are the main source of heat to the residence; thermostats, ductwork from heating unit to point of attachment at registers or grills. NOT COVERED: humidifier, collector box, coal and wood burning equipment, chimneys, fireplaces, flue liners, systems with compressors larger than five tons; oil storage tanks, free standing or portable space heaters; electric heaters in the event that no covered "Operational Failure" is discovered, you are required to pay the service contractor directly for all charges incurred, including access and diagnosis. HSA will not respond to a new service request when any previous deductible(s) or fees are outstanding. HSA reserves the right to recover any outstanding deductible(s) and fees directly from the contractor.

3. DOMESTIC WATER HEATER - COVERED: tank, heat elements, thermostats, valves, flue piping, electrical or gas connections. NOT COVERED: solar/solar-assisted water heating units, circulating pumps, expansion tanks, sediment build-up, energy conservation fluxes and vents.

4. "INTERIOR" PLUMBING SYSTEM - COVERED: water supply lines, gas lines, drain and waste lines, drain line running with rotary machinery (excludes camera diagnosis and hydro-jetting to clear the line) through an accessible cleanout; p-trap, drain or overflow access points; leaks in polybutylene piping are covered per occurrence. Covered per aggregate per contract period; pressure regulators, wax rings, toilet seats, toilet flush tanks and water tank (replaced with builder's standard as necessary); parts within the toilet tank, in-line shut-off valves, risers leading into: sinks, tubs and toilet; primary sump pump for pumping water only; single-point instant hot water dispenser including casing, element, wiring and valve; whirlpool bathtub pump and motor assembly. NOT COVERED: any plumbing system that was not previously covered by HSA; plumbing code will not pay modification charges up to $300 in the aggregate for the buyer.

5. "INTERIOR" ELECTRIC - COVERED: wiring, main service panels, sub-panels, receptacles or outlets, switches, fuse boxes, electric wiring to all major electrical equipment; outside outlets attached to covered "Component Parts" including electrical structure and garage; garage door opener (2 systems maximum) must be current safety standards; includes track assembly; garage door service if part of the original unit; permanently installed "Interior" attic and exhaust fans used for the intake and output of air excluding belts, shutters and filters; central vacuum motor and relay switches; we do not cover clogged lines or conditions of inadequate capacity; ceiling fans, door bell systems which are not part of an intercom system. NOT COVERED: any failure in the central electrical system is not covered beyond the service panel breaker system; humidifiers, dehumidifiers, central vacuum systems with compressors larger than five tons; cables, rollers, hinges, springs, keypads, remote transmitter units or door replacement; central vacuum hoses or accessories; chandeliers, lighting fixtures, burglar alarms, fire alarms, smoke alarms and intercom systems; exhaust equipment mounted on the roof (e.g. ridge-vents, skylights).

6. KITCHEN APPLIANCES - COVERED: all "Component Parts" including timers that affect the primary function of the appliance; except for clothes washer and dryer, all "Component Parts" located in the primary kitchen unless additional units have been approved by HSA and premium has been received by HSA; includes refrigerator, oven/range, dishwasher, garbage disposal, built-in microwave oven, trash compactor, clothes washer and dryer. HSA will pay up to $2,000 aggregate for the life of the contract toward repair/ replacement of the following listed items and equipment, including but not limited to Sub-Zero, Viking or Jenn-Air (individual trademarks are owned by the brand name company). NOT COVERED: ice makers/beverage dispensers, condensate line clearing, self-cleaning mechanisms, any failures to the door other than appliance controls located within the door; clocks, knobs, handles, dial, springs, hinges, tubes, lines, baskets, shelves, drains, glass breakage, probes, rotisseries, oaks, rotisserie units, lamp, bulbs, light, oak/keys assemblies, buckets, televisions, computer screens, furniture, cabinets or other furniture; that part of an appliance but do not affect the primary function of the appliance; walk-in freezers, stand-alone freezers.

7. ROOF LEAKS - COVERED: we will pay up to $750 aggregate to repair roof leaks only; includes shingles (cedar or asphalt), built up roofing, slate and tile. DEFINITION: the exterior surface that constitutes the top of the residence, excluding any skylights. NOT COVERED: condomium or public
townhouse roofs; leaking of an existing roof that has not been properly installed or attached; damage done by ice, mud, snow or wind and any acts of God; secondary damage from any type of leak or re-roofing of the residence; chimneys, gutters or downspouts, skylight or skylight flashing repairs for leaks or any other damage.

Buyer Options

Optional coverage may be purchased up to 30 days after the effective date of buyer coverage; however, coverage shall become effective upon receipt of payment by HSA and will expire one year after the effective date of primary coverage.

8. WATER WELL-PUMP - COVERED: “Operational Failures” occurring more than thirty (30) days after close of sale are covered up to $1,500 aggregate including access, diagnosis, repair and/or replacement; must be primary water source to residence. NOT COVERED: digging new or deeper wells; co-op/shared wells, irrigation/sprinkler/wells, windmills, curing water quality, failures from lack of water, drop pipe, tank, electrical supply line, extension piping or any part of the well that is not the pump.

9. SEPTIC SYSTEM - COVERED: “Operational Failures” occurring more than thirty (30) days after the close of sale; includes ejector/lift pump, failures to the septic system electrical wiring, lines, tank and dry (refuse) well are limited to $300 per occurrence including access, diagnosis, repair and/or replacement. NOT COVERED: drain fields, leach beds, aerator/erator systems and electrical supply lines; cess pools, cess pole cave-ins; upgrading system such as to city or municipal sewage system; septic tank pumping.

10. WATER SOFTENER - COVERED: all “Component Parts” including electrical wiring. NOT COVERED: installation labor; repair or replacement of water softener necessitated by mineral beds or deposits; cleaning.

11. PERMANENTLY MOUNTED ELECTRIC AIR CLEANER - COVERED: transformer, power pack, switches, wires and elements. NOT COVERED: free standing units, mesh filters, back flush mechanisms and self-cleaning units.

12. HOME FREEZER - COVERED: compressor, coil, fan motor, thermostat and wiring. NOT COVERED: walk-in freezers, drain, condensate line clearing, self-cleaning mechanisms, clocks, knobs, diaphragms, springs, hinges, any failures to the door other than appliance controls located within the door, glass breaking, baskets, racks, rollers, handles and shelves and light bulbs.

13. HOT TUB - COVERED: must have jets, impellers, valves, be able to fill with water to qualify for coverage; includes filter, heater, pump, motor, gaskets, relays, jets, impellers, valves if stand-alone hot tub. Note: If pool/hot tub combination option is selected the two systems must share mechanical components. NOT COVERED: hot tubs or pool/spa type systems used for cleaning purposes; timers, lights, main body, liners, structural defects, covers, filter grids, concrete-encased or underground plumbing, electrical or fuel lines; thermal, solar or solar-assisted water heaters and their respective plumbing and equipment; wood encased or otherwise inaccessible parts; any unit with an independent boiler system; “habitat spa” or similar type unit.

14. SWIMMING POOL - COVERED: includes heaters which do not have a compressor as a component; includes heater, pump, motor, gaskets, relays, impellers, back flow valve and above ground plumbing lines leading to and from the swimming pool; must be for a single family, commercially built and properly installed. NOT COVERED: cleaning equipment, skimmer equipment or secondary or booster type pumps used for cleaning purposes; timers, lights, main body, liners, structural defects, covers, filter grids, concrete-encased or underground plumbing, electrical or fuel lines; thermal, solar or solar-assisted water heaters and their respective plumbing and equipment; wood encased or otherwise inaccessible parts; any unit with an independent boiler system; “habitat Spa” or similar type unit.

Buyer Silver Upgrade

Central Heat: adds - registers, grills, filters and heat lamps. Central Air: adds - freon recovery, non-ducted air conditioning, return air filter, motor, relays, sensors, standing seam. Hot Water: adds - faucet and flapper head assemblies and their respective “Component Parts” including valve for shower/tub diverter, trip levers, tub stopper assembly and sink pop-up assembly; faucets and shower heads will be replaced with chrome builder’s standard as necessary; toilets replaced with like up to $600 per occurrence of “Operational Failure”. Water heater: adds - sediment buildup, water heater; electrical or mechanical failures, timer, coil, thermostat, flow switch, igniter, fire, ice maker and ice/ice cube dispenser; trash compactor; hinge and key assemblies, bucket; dishwasher racks, baskets, door gaskets, lights, washers, bolts, screws, belts, timbers, nuts, bolts, structural defects, clocks, rotissieres, racks, handles, knobs and dials. Code violations: when the correction of code violation(s) is required to affect a covered repair or replacement of a heating, plumbing or electrical “Component Part”, HSA will pay up to $250 aggregate to correct the code violation(s). HSA will pay not simply to remove the violation. Modification charges: HSA has authorized the replacement of a water heater, central heating or central air system and metal fabrication, plenum work or installation of a new pad for a condensing unit are necessary to complete the covered replacement, HSA will pay $300 aggregate toward modification charges.

F. Limitations of Liability

Coverage does not apply in these instances:
1. Detectable pre-existing defects or deficiencies, when the “Component Parts” were not in “Proper Working Order” on the inception date of coverage, are not covered by HSA. If, on the Buyer’s effective date of this contract, the defect or malfunction of the covered “Component Parts” would not have been detectable by either visual inspection and/or simple mechanical test and/or safety test performed by a qualified professional, the defect or malfunction may qualify for coverage. For example: a simple test would be a visual inspection of a heat exchanger for cracks or a carbon-monoxide test. 2. Abuse, misuse, fire, lightning, freezing, ice, storms, smoke, water damage, acts of God, accident, earthquake, soil movement, mud, chemical or sediment build-up, fungus, rot, mold, power failure, power shortage or power outage, insect or rodent damage, pet damage, insectal infestation. 3. Subject to all other terms, conditions and provisions of the Agreement. The General Agreements Terms and Conditions, Effective 30 days after the close of sale. “Operational Failures” due to rust or corrosion that occurred prior to the 30th day after the close of sale, but are reported after the 30th day, are excluded from coverage. HSA will not contract to perform service nor pay costs involving hazardous or toxic materials or asbestos, nor will it pay costs related to environmentally sensitive sites. The horizontal disposal of refrigerants or contaminants. If the Silver Upgrade is purchased for the buyer HSA will pay costs associated with freon recovery. 5. Modification charges or costs for metal fabrication, plenum work, or electrical changes necessary to satisfy the installation requirements of a new replacement unit. If the Silver Upgrade is purchased for the buyer, HSA will pay up to $300 aggregate toward modification charges associated with an approved heating, air conditioning or water heater repair or replacement. 6. Providing access to a covered component or system other than plumbing or ductwork systems. HSA will pay to provide access to plumbing and ductwork systems through unobstructed walls, ceilings or floors only, and will return the access opening to a rough finish condition. HSA is not responsible for moving obstructions including, but not limited to, built-in appliances, systems, cabinets, tile and floor coverings or pulling and re-setting a sink, shower or bathtub to access a failure. Concrete encased plumbing or ductwork is limited to $500 aggregate for total repair cost including access, diagnosis, repair and/or replacement. 7. Excessive or inadequate water pressure, electrical surge, excessive or inadequate voltage, electrical currents artificially generated or inadequate service, or use of same, or use of same. 8. Lack of maintenance or lack of capacity; normal maintenance, cleaning, adjustments, lubrication services, line bleeding, capacity increases, licenses or inspection fees; failure to maintain the temperature in the residence above freezing; improper use; contamination of fuel or energy. You are responsible for providing maintenance and cleaning on covered items as specified by the manufacturer. For example: periodic inspection of filters or replacement. 9. All cleaning and/or simple mechanical test and/or safety test performed by a qualified professional, the defect or malfunction may qualify for coverage. 10. Damage resulting from the actual repair or replacement itself. Conditions beyond our control including delays in obtaining parts, relocation of equipment or labor difficulties including, but not limited to, additional costs associated with repair or replacement of a covered mechanical system due to space restrictions or location of the covered mechanical system. 11. Modification charges or costs for metal fabrication, plenum work, or electrical changes necessary to satisfy the installation requirements of a new replacement unit. If the Silver Upgrade is purchased for the buyer, HSA will pay up to $250 aggregate to correct the code violation(s). HSA will pay not simply to remove the violation. Please reference Section E.2 - Central air for specific information regarding air conditioning coverage and federal regulations.

G. Building Codes

HSA is not responsible for any upgrades, work or costs required to comply with any federal, state or local laws, regulations or ordinances or utility regulations, or to meet current building or zoning code requirements, or to correct for code violations. HSA is not responsible for service when permits cannot be obtained, nor will it pay any costs relating to permits. In the event that the SellerUpgrade package is purchased for the buyer and the contract is cancelled, HSA is not responsible for the violation(s) that would not exist if a covered repair or replacement of a heating, plumbing or electrical “Component Part”, HSA will pay up to $250 aggregate to correct the code violation(s). HSA will not pay simply to remove the violation. Please reference Section E.2 - Central air for specific information regarding air conditioning coverage and federal regulations.

H. Cancellation, Transfer, Renewal

The warranty is non-cancellable by either party except for the following: A. The contract fees are not paid. B. Fraud or misrepresentation of facts material to the issuance of this contract. C. If the contract provides coverage for the seller during the listing period and the listing is withdrawn or expires. Should the contract be cancelable under the laws where the contract holder resides, an allowable administrative fee will be charged upon cancellation.

In the event of a transfer of the legal title and ownership of the covered residence during buyers’ coverage, the remaining term may be assigned to the new homeowner. The assignee takes the warranty on the same terms, conditions and provisions as the original buyer.

The warranty is renewable, by mutual consent, at prevailing rates for an additional 12 month period from the date of the contract expiration. HSA may, at its option, decline to issue any renewal or cancel any contract, if the contract fees are not paid within 10 days of the due date. Note: If you have selected a monthly payment plan, your contract will automatically renew at the expiration of this contract period. (Renewal customers: payment of the first installment on the renewal year premium constitutes your consent.)

I. Agency

Neither the real estate broker nor the broker’s sales representative is an agent of HSA. Coverage is strictly determined by the warranty contract and not the representations of the real estate professional.

J. HSA’s Rights of Recovery

In the event of any payment under this contract, HSA shall be subrogated to all of contract holder’s rights of recovery against any person or organization. You shall do nothing after loss to prejudice such rights. The Company shall be not bound to pay any loss if you have incurred any right of recovery for loss.

K. State Disclosures

Terms of this contract that are in conflict with the statutes of the states in which this contract is issued are amended to such statutes. Florida residents: Seller coverage: home warranty companies may not provide seller listing coverage free of charge. In the event the home does not close, the $65 seller coverage fee must be paid for at the termination of the listing or the expiration of the seller coverage period; whichever occurs first. Cancellation: This agreement may be cancelled by the buyer at any time within 10 days of execution. The refund must be 100 percent of the gross premium paid, less any claims paid on the agreement. A reasonable administrative fee may be charged, not to exceed 5 percent of the gross premium paid by the warranty agreement holder. After the home warranty agreement has been in effect for 10 days, the contract is canceled by the warranty holder, a return of premium shall be based upon 90 percent of the gross premium paid. In the event that any state or federal statute or federal regulations requires a penalty other than for fraud or misrepresentation, a return of premium shall be based upon 100 percent of unearned pro rata premium. Transfer of coverage: this contract is transferable to a purchaser of the home for an assignment fee not to exceed $40. Renewal: will not exceed requirements of Florida statute 634.312(3). Caution: this warranty contract does not extend the provision of a legal defense to any party of interest herein, sued by any person for claims arising out of the purchase/transfer of the covered residence.
Application

Four easy ways to enroll
1. Online www.onlinhsa.com
2. Phone 800-367-1448
3. Fax 877-638-1741
4. Mail with payment to HSA 310 N. Midvale Blvd., Madison, WI 53705

Warranted Property

<table>
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<tr>
<th>Required</th>
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<tbody>
<tr>
<td>STREET</td>
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<tr>
<td>CITY</td>
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<tr>
<td>STATE</td>
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<tr>
<td>ZIP</td>
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Real Estate Professional Information

Please send warranty confirmation by: Fax E-mail Mail

NAME

E-MAIL ADDRESS

COMPANY NAME

FAx (Required) TELEPHONE

OFFICE STREET ADDRESS

CITY |
| STATE |
| ZIP |

Seller Information

Please send warranty confirmation by: Fax E-mail Mail

NAME

TELEPHONE

E-MAIL ADDRESS

MAILING ADDRESS (if different from warranted property)

CITY |
| STATE |
| ZIP |

Closing Information

ESCROW/CLOSING/TITLE COMPANY

CLOSING AGENT

E-MAIL ADDRESS

FAx (Required) TELEPHONE

OFFICE STREET ADDRESS

CITY |
| STATE |
| ZIP |

Buyer Information

Please send warranty confirmation by: Fax E-mail Mail

NAME

TELEPHONE

E-MAIL ADDRESS

MAILING ADDRESS (if different from warranted property)

CITY |
| STATE |
| ZIP |

Purchase Agreement: When seller coverage is selected, seller agrees to pay the fee shown on the date legal title transfers to the buyer. This agreement is binding and may not be cancelled. If seller fails to pay the specified fee, seller shall be liable for all attorney fees and court costs incurred by HSA to collect the fee. By application for this contract, seller and/or buyer represent that, to the best of their knowledge, all items are in good working order on the date of application for this coverage. Further, seller and/or buyer agree that failure to notify HSA prior to repair or replacement of any covered item may result in a refusal of coverage on that item.

HSA discloses to the purchaser of this warranty, and the purchaser consents and acknowledges by his/her signature that the employing broker may receive a minimal fee for services rendered in marketing or administering the sale of this warranty plan.

Coverage Desired: Seller and Buyer Coverage Buyer Coverage Only

Aplicant signature Date

Coverage Limitations: Some limitations and general exclusions apply to covered items. Please read the Sample Contract section of this brochure for details.

Waiver: Purchase of this coverage is not mandatory. No other services are contingent upon the purchase of the warranty. I have reviewed the Home Warranty Protection plan and hereby decline coverage. I agree to hold the real estate broker and real estate professional harmless in the event of a subsequent mechanical failure which otherwise would have been covered under the warranty plan.

Signature Date

Payment Due At Closing

☐ Check is enclosed (payable to HSA) ☐ Charge my credit card

☐ Discover ☐ MasterCard ☐ Visa ☐ American Express

Account # ____________ Expiration Date ____________

Name as on credit card

Home Security Association of Florida, Inc.
310 N. Midvale Boulevard
Madison, WI 53705
www.onlinhsa.com
1-800-367-1448

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Contract Number

FL 08/07

Select coverage desired:

☐ $50 Deductible

Single family residence $435

Condominium $405

Multiple family ($435 + $160 each additional unit) $__

☐ $75 Deductible

Single family residence $410

Condominium $380

Multiple family ($410 + $150 each additional unit) $__

☐ $100 Deductible

Single family residence $385

Condominium $355

Multiple family ($385 + $140 each additional unit) $__

Optional Coverage For Seller:

Listing coverage* $65

HSA New Construction $50.00 deductible Coverage begins one year after closing

Year 2 $395

Year 2 through 4 $535

Optional Coverage For Buyer:

Water well pump/septic system $70

Water softener $40

Electronic air cleaner $20

Home freezer $20

Hot tub $100

Swimming pool $150

Pool/hot tub combination (must share common mechanicals) $175

New Construction: call for optional coverage pricing 1-800-367-1448

Buyer Silver Upgrade must be purchased for each unit $40

Total $__