

## In-Home Plumbing Repair Terms and Conditions

### YOUR ENCLOSED DECLARATION PAGE IS AN INTEGRAL PART OF YOUR SERVICE AGREEMENT AND ALONG WITH THESE TERMS AND CONDITIONS CONSTITUTE YOUR ENTIRE AGREEMENT

HomeServe USA Repair Management Corp. ("HomeServe") is the entity that will administer the service under this Service Agreement. You may contact HomeServe by mail at 1232 Premier Drive, Chattanooga, TN 37421 or by calling toll-free 1- 877-444-7750. North American Warranty, Inc. ("NAW", "Provider", "We", "Us" or "Our") is the entity obligated to provide service under this Service Agreement. You may contact NAW by mail at 175 West Jackson Blvd., Chicago, IL 60604, or by calling toll-free 1-866-918-4680.

**What's Covered:** We will arrange and pay for the repair due to normal wear and tear of a leaking, partially or permanently blocked Interior Plumbing and Drainage System for which You have sole responsibility, that supports Your Residence. You must call HomeServe to arrange for service in order for repairs to be covered. See "How to Call for Repairs" below. An Interior Plumbing and Drainage System includes all of the potable water service pipes and sanitary drainage pipes within the interior limits of Your Residence from the foundation of Your Residence to the point of entry at each appliance and/or plumbing fixture, including any crawlspaces and/or basements, up to the point of entry or exit from each appliance and/or plumbing fixture. In addition, We will provide unclogging services to lines that are located under concrete slabs within Your Interior Plumbing and Drainage System that can be performed from inside Your Residence and which do not require removal of the slab.

If a repair requires the structural alteration to walls, floors, fixtures, and similar items, such work will only be done with Your authorization. You will be responsible for repairing such alterations. You agree that all such costs will be quoted by a HomeServe approved technician, and You are solely responsible for payment in full at the time the service is rendered.

**Benefit Limit:** The maximum benefit limit is up to \$1,500 per Term. Any repair charges beyond Your benefit limit are Your responsibility.

#### **What's Not Covered:**

We will not be responsible for any of the following:

1. **Damages, losses and expenses, whether from negligence, abuse, neglect, tampering, misuse, failure to properly maintain, or otherwise, caused by: (a) You or any person or entity other than Us or HomeServe or (b) unusual circumstances, meaning a natural disaster, act of God (such as fires, explosions, earthquakes, drought, tidal waves and floods), war, riots, hostilities, strikes or work slowdowns or acts or threats of terrorism;**
2. **Excluded Damages (see "Our Liability" below) which include, for example, damages necessary to reasonably access the repair area. Your rights and remedies may vary depending on the state where Your Residence is located;**
3. **Any correction or upgrade of Your existing Interior Plumbing and Drainage System, not directly related to the necessary repair, in order to meet any code, law, regulation or ordinance;**
4. **Repairs to any section of Your Interior Plumbing and Drainage System that You share with or is owned by any third party or is covered by a homeowners', condominium or like association;**
5. **Any fixtures, for example water heaters, faucets, toilets;**
6. **Damage to Your Interior Plumbing and Drainage System caused by pests, freezing, smoke, or defects or failures of manufactured goods;**
7. **Repair of any obsolete or unavailable materials;**
8. **Any waste/sewage removal or cleaning services necessary to provide safe and clear access to the work area;**
9. **Any pipes within Your Interior Plumbing and Drainage System that are located under concrete slabs;**
10. **Repair of any part of Your Interior Plumbing and Drainage System that is not expressly stated to be covered in "What's Covered" above.**

#### **Interior Plumbing System Exclusions:**

1. **Frost proof faucets, water heaters, sinks, garbage disposals, lavatories, pressure reducing valves, fans, tanks, air conditioners, pumps or related piping;**
2. **Repairs to Your Interior Plumbing System from damage due to restricted lines or water pressure in excess of 80 psi;**
3. **Water loss due to leaking and/or bursting pipes.**

**Interior Drainage System Exclusions:**

1. **French drains; toilet internals; or pipes that are involved in the removal of rain water or gray water;**
2. **Repair or replacement of filters, pumps, ionizers, purifiers, humidifiers, reverse osmosis systems, tubs, sinks, tub or sink stoppers, appliances, expansion tanks, non-rigid piping or hoses, or fresh air stacks or pipes that do not physically move waste;**
3. **Restoration to any part of Your Interior Drainage System;**
4. **Installation of any fixtures or parts provided to Us by You.**

**Eligibility:** A single structure, owned by You, used and zoned only for residential occupancy and is individually metered ("Residence") is eligible. Residences include single family homes (inclusive of manufactured housing), townhomes, and duplexes. Any recreational vehicle or property used for commercial purposes is not eligible. If You are aware of any pre-existing conditions, defects or deficiencies with Your Interior Plumbing and Drainage System prior to the Start Date of Your first Term, then You are not eligible for this coverage. If Your entire Interior Plumbing and Drainage System is shared with any third party, or covered by a homeowners', condominium or like association, then You are not eligible for this coverage.

**Length of Service Agreement:** Your Service Agreement begins on the Start Date listed on Your Declaration Page and will continue for twelve (12) months ("Term") provided neither You nor We cancel. See "Cancellation/Refund" below. There is an initial waiting period of thirty (30) days, within which You will not be able to request a Service Call. This means You will receive less than twelve (12) full months of coverage during the first year. Upon renewal (if applicable), You will not be subject to a waiting period.

**How to call for repairs:** Whether Your Interior Plumbing and Drainage or a component of Your Interior Plumbing and Drainage is to be repaired or replaced is entirely within the discretion of HomeServe. You must call HomeServe and a service representative will assist in the diagnosis of Your repair and the scheduling of a visit from one of HomeServe's approved local technicians. You will not be reimbursed for work done by technicians who are not authorized by HomeServe. Technicians must have safe and clear access to, and safe working conditions at and around the work area. If You need to request a bill adjustment for water loss, You should contact Your water supplier. There is a \$25 fee per Service Call.

**Covered repairs:** Covered repairs are guaranteed against defects in materials and workmanship for one year. Under the guarantee We will arrange at Our expense and discretion for repair or replacement. We disclaim any and all statutory or common law warranties (whether express or implied) other than Our covered repair guarantee and any implied warranties that cannot be excluded under applicable law.

**Receiving Documents Electronically:** You can receive Your Service Agreement and all related documents electronically. If You consented to electronic delivery, these documents will be sent to the email address listed on Your Declaration Page ("Email Address"). Documents sent to the Email Address will be deemed to have been received by You. You may stop receiving documents electronically by calling HomeServe or by updating Your preferences in Your profile on HomeServe's website. You may also call HomeServe to update Your Email Address or to receive a paper copy of Your Service Agreement.

**Renewal:** If You pay through Your utility bill, by credit/debit card or by direct debit this Service Agreement will automatically renew for a further term of 12 months. If You paid by check, or if You pay by credit/debit card and requested that We not automatically renew this Service Agreement, You must renew this Service Agreement prior to the end of the Term to ensure continuous coverage. We reserve the right to not offer this Service Agreement upon renewal.

**Cancellation/Refund:** You may cancel this Service Agreement at any time by calling HomeServe. If You cancel within thirty (30) days of the Start Date, You will receive a full refund less any claims paid by Us. If You cancel more than thirty days after the Start Date, Your cancellation will be effective at the end of the then current billing month. If applicable, You will be entitled to a pro-rata refund less any claims paid by Us.

If Your local utility company or municipality provides similar coverage to You at no charge, You can contact HomeServe to cancel and You will receive a refund of the payments You have made less any claims paid by Us. You may be required to provide evidence of the similar coverage. If We find that You have such coverage or are otherwise ineligible for the coverage provided by this Service Agreement, We may cancel on no less than fifteen (15) days' written notice to You and will refund the payments You have made less any claims paid by Us.

We may cancel for any reason on sixty (60) days' written notice to You. We can also cancel, on no less than fifteen (15) days' written notice to You for: (a) non-payment of the Price; or (b) Your fraud or misrepresentation of facts that are material to

this Service Agreement or benefits provided under it. If We cancel under (b) above, You will be entitled to a pro-rata refund less any claims paid by Us.

Written notices from Us under this section will tell You exactly when Your Service Agreement will be cancelled and why it has been cancelled. The notice periods referred to in this section begin when We send the notice to You.

**Key Terms:**

**"Declaration Page"** – The enclosed document that forms a part of this Service Agreement, listing important information regarding You, Your Residence and other vital information.

**"Price"** – The amount You agree to pay for this Service Agreement, as listed on Your Declaration Page.

**"Service Agreement"** – The documents that constitute all of Your rights and responsibilities as a Service Agreement holder; which consist of these terms and conditions and Your Declaration Page.

**"Service Call"** – A visit to Your Residence by one of HomeServe's approved local technicians, where work is performed to diagnose and complete a single repair, or where it is determined the repair is not covered.

**"You" or "Your"** – The purchaser of this Service Agreement who is the Service Agreement holder listed on the Declaration Page.

**Privacy Policy:** Any information You provide HomeServe will be accessed, collected, used, transmitted, disclosed, stored, maintained and otherwise handled to administer Your Service Agreement by HomeServe or its group of companies, including, but not limited to, disclosing Your address, telephone number, and other contact information to third parties who conduct services on HomeServe's behalf. HomeServe or its group of companies and their selected partners may also use Your data to keep You informed by mail, telephone or email of any products or services which they consider may be of interest to You. For further details on how HomeServe uses Your information, please see their Privacy Policy at [www.homeserveusa.com/Customr\\_Data\\_Privacy\\_Policy.html](http://www.homeserveusa.com/Customr_Data_Privacy_Policy.html). Should You have any questions or concerns about HomeServe's Privacy Policy or how they are using Your information or to update Your privacy preferences, please contact HomeServe.

**Assignment/Amendment:** We reserve the right to change this Service Agreement (including the price or to charge an additional fee) and to delegate any of Our obligations at Our sole discretion provided We give You thirty (30) days' prior written notice of the changes. The changes will become effective thirty (30) days after We send You the notice. If You do not like the changes, You may cancel this Service Agreement. You may not change this Service Agreement or delegate any of Your obligations. Should certain terms or conditions in this Service Agreement be held to be invalid or unenforceable, the remainder of the terms and conditions in this Service Agreement shall remain valid.

**Transfer:** This Service Agreement is not transferable by You.

**Responsibility for benefits owed to You:** This is not an insurance policy; it is a Service Agreement. HomeServe will serve as Your point-of-contact for all questions or concerns. Our obligations under this Service Agreement are insured under a service contract reimbursement insurance policy. If We fail to pay or to deliver service on a claim within sixty (60) days after proof of loss has been filed, or in the event You cancel this Service Agreement and We fail to issue any applicable refund within sixty (60) days after cancellation, You are entitled to make a claim against the insurer, Virginia Surety Company, Inc., 175 West Jackson Blvd., 11th Floor, Chicago, IL 60604, 1-800-209-6206.

**Our Liability: To the fullest extent permitted by applicable law, (1) You agree that We and HomeServe, and both of our respective parents, successors, affiliates, approved technicians and our and their officers, directors, employees, affiliates, agents, contractors or similar parties acting on behalf of either Us or HomeServe shall not be liable to You or anyone else for: (a) any actual losses or direct damages that exceed the lowest applicable per repair benefit limit set out above relating to any repairs performed by Us, HomeServe or on behalf of either Us or HomeServe or services provided hereunder giving rise to such loss or damage; or (b) any amount of any form of indirect, special, punitive, incidental or consequential losses or damages, damages based on anticipated or lost profits, wages, or revenue, or damages based on diminution in value or a multiple of earnings, including those caused by any fault, failure, delay or defect in providing any repairs performed by Us, HomeServe or on behalf of either Us or HomeServe or services provided under this Service Agreement, regardless of whether such damages were foreseeable and whether or not We or HomeServe or anyone acting on behalf of either Us or HomeServe have been advised of the possibility of such damages (the damages listed in clauses (a) and (b), collectively the "Excluded Damages"); and (2) these limitations and waivers shall apply to all claims and all liabilities and shall survive the cancellation or expiration of this Service Agreement. You may have other rights that vary from state to state.**

**Arbitration: YOU, NAW AND HOMESERVE ALL AGREE TO RESOLVE DISPUTES ONLY BY FINAL AND BINDING ARBITRATION OR IN SMALL CLAIMS COURT as follows:**

- A. **EXCEPT FOR SMALL CLAIMS COURT CASES THAT QUALIFY, ANY DISPUTE THAT IN ANY WAY RELATES TO OR ARISES OUT OF THIS SERVICE AGREEMENT OR FROM ANY OTHER AGREEMENT BETWEEN US, OR SERVICES OR BENEFITS YOU RECEIVE OR CLAIM TO BE OWED FROM NAW OR HOMESERVE, WILL BE RESOLVED BY FINAL AND BINDING ARBITRATION BY ONE OR MORE ARBITRATORS BEFORE THE AMERICAN ARBITRATION ASSOCIATION (“AAA”), OR ANOTHER ARBITRATION ADMINISTRATOR THAT WE MUTUALLY AGREE UPON.**  
Arbitration will apply not only to claims against NAW or HomeServe, but also claims against the officers, directors, managers, employees, agents, affiliates, insurers, technicians, successors or assigns of NAW or HomeServe. Arbitration and this paragraph shall apply to claims that arose at any time, including claims arising before this paragraph became binding on the parties. The federal arbitration act (9 U.S.C. §§ 1 et seq.) and not any state law applies to this agreement.
- B. For claims of \$10,000 or less, the party bringing the claim can choose to proceed by way of binding arbitration pursuant to the AAA’s rules or, alternatively, can bring an individual action in small claims court.
- C. **YOU GIVE UP YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION.** This means that You may not be a representative or member of any class of claimants or act as a private attorney general in court or in arbitration with respect to any claim. Notwithstanding any other provision of this Service Agreement, the arbitrator shall not have the power to determine that class arbitration is permissible. The arbitrator also shall not have the power to preside over class or collective arbitration, or to award any form of class-wide or collective remedy. Instead, the arbitrator shall have power to award money or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party’s individual claim. No class or representative or private attorney general theories of liability or prayers for relief may be maintained in any arbitration held under this Service Agreement.
- D. HomeServe will pay any filing fee, administration, service or case management fee, and arbitrator fee that the AAA charges You for arbitration of the dispute, up to a maximum of \$1,500; provided, however, that the arbitrator may award costs and expenses to any party, if allowed by law. If You provide us with signed written notice that You cannot pay the filing fee, HomeServe will pay the fee directly to the AAA.
- E. If for some reason the prohibition on class arbitrations set forth in Subsection C cannot be enforced, then the agreement to arbitrate will not apply.
- F. **IF FOR ANY REASON A CLAIM PROCEEDS IN COURT RATHER THAN THROUGH ARBITRATION, YOU, NAW AND HOMESERVE AGREE THAT THERE WILL NOT BE A JURY TRIAL.** You, NAW and HomeServe unconditionally waive any right to trial by jury in any action, proceeding or counterclaim arising out of or relating in any way to this Service Agreement or from any other agreement between us, or the services or benefits You receive or claim to be owed from NAW or HomeServe, including as to claims asserted against any of the officers, directors, managers, employees, agents, affiliates, insurers, technicians, approved technicians, successors or assigns of NAW or HomeServe.

**State variations: The following shall apply if inconsistent with any other terms and conditions of this Service Agreement:**

[\[Please click here to see if any state specific variations apply to You.\]](#)