

Premier Exterior Line Terms and Conditions

This Service Agreement covers the following: Exterior Water Service Line, Exterior Sewer/Septic Line ("Systems").

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 7134 Lee Highway, 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., 8th Floor, Chicago, IL 60604, or by calling toll-free 1-866-918-4680.

Exterior Water Service Line

What's Covered: We will arrange and pay for the repair or replacement due to normal wear and tear of a single leaking, low pressure, or blocked Exterior Water Service Line 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 Exterior Water Service Line is the line that supplies fresh water to Your Residence from Your utility's responsibility to the water meter or main shut-off valve inside Your Residence. Any part of Your Exterior Water Service Line beyond these linear limits will not be covered. Low pressure means less than thirty (30) pounds per square inch with two (2) or fewer fixtures open.

Benefit Limit: There is no maximum benefit limit per Term.

Exterior Sewer/Septic Line

What's Covered: We will arrange and pay for the repair due to normal wear and tear of a single blocked Exterior Sewer/Septic Line 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 Exterior Sewer Line is the line that takes waste water from the external wall of Your Residence to Your utility's responsibility. An Exterior Septic Line is the line that takes waste water from the external wall of Your Residence to the point of connection to Your septic tank on Your Property. Any part of Your Exterior Sewer/Septic Line beyond these linear limits will not be covered.

If during a Service Call it is discovered that Your Exterior Sewer/Septic Line has more than two (2) unrelated problems, an entire replacement of Your Exterior Sewer/Septic Line will be necessary, which is not covered by this Service Agreement.

Benefit Limit: The maximum benefit limit is up to \$7,500 for each Service Call. Any repair charges beyond Your Service Call benefit limit are Your responsibility.

Basic Restoration: Restoration to any area disturbed by the covered repair that is on Your Property and outside Your Residence includes: filling, raking and reseeding of grass, reinstallation of existing soft landscaping and shrubbery and patching of paved surfaces ("Basic Restoration"). If concrete cutting is necessary, the resulting trench will be patched. Debris will be removed from the restoration area.

Additional Restoration: In addition to the Basic Restoration, We will arrange and pay for the restoration of Your pavement, yard, or landscaping ("Additional Restoration") disturbed or excavated as part of a covered repair on Your Property for which You have sole responsibility. Additional Restoration to landscaping includes sod, mulch, shrubs not exceeding five (5) gallons in size, trees not exceeding six feet (6') in height, and resetting of landscaping bricks and stones for sidewalks, driveways, walls, and patios. If any shrub exceeding five (5) gallons in size or tree exceeding six feet (6') in height is disturbed or excavated during the course of a covered repair, We will replace with a comparable shrub under five (5) gallons in size or tree under six feet (6') in height, as appropriate. Additional Restoration to pavement includes patching or repairing asphalt or concrete sidewalks, driveways, steps, porches, and patios, as appropriate. Debris will be removed from the restoration area. If adverse weather conditions occur, it may take up to six (6) months for restoration to be completed. Basic Restoration and Additional Restoration are collectively "Restoration".

Additional Restoration Benefit Limit: The maximum benefit limit is up to \$1,000 for each System covered repair. Any charges beyond Your benefit limit are Your responsibility.

Basic Restoration is included in Your System coverage benefit amount. If You exceed Your System coverage benefit limit, those Basic Restoration charges will be included in Your Additional Restoration benefit limit.

What's Not Covered – General Exclusions:

We will not be responsible for any of the following:

1. **Damages, losses and expenses, whether from negligence 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). Your rights and remedies may vary depending on the state where Your Property is located.**
3. **Any correction, upgrade or move of Your existing System not directly related to the necessary repair, in order to meet any code, law, regulation, ordinance or utility directive.**
4. **Repairs to any section of Your System that You share with or is owned by any third party or is covered by a homeowners', condominium or like association.**
5. **Any shared System that provides service to multiple properties or secondary buildings, whether known or unknown;**

Exterior Water Service Line Exclusions:

1. **Repairs to any line that branches off the main line, for example lines for sprinklers, pools, hot tubs, and/or other outdoor systems.**
2. **Repair or replacements of remote meter vaults.**
3. **Repair or replacement to any line that is connected to a well or cistern or lines not connected to a water company system;**
4. **Repair or replacement of any part of Your Exterior Water Service Line that is not expressly stated to be covered in "What's Covered" above.**

Exterior Sewer/Septic Line Exclusions:

1. **Repairing or replacing septic tanks, leach beds, sand mounds, check valves, backflow prevention devices, pumps, or any other type of electrical or mechanical device, rain runoff pipes, gray water removal pipes, or any non-conforming drain line, such as a basement or storm drain, connected to Your Exterior Sewer/Septic Line.**
2. **Repairs to multiple line systems, any line that branches off Your main Sewer/Septic Line, or any secondary lines exiting Your Residence;**
3. **Any repair of Your Exterior Sewer/Septic Line if Your cleanout(s) is/are inaccessible, missing, broken, or not installed up to code;**
4. **Snaking Your Exterior Sewer/Septic Line from Your roof or toilets;**
5. **Repair of Your Exterior Sewer/Septic Line due to failed dye and/or smoke tests or third-party inspections of any kind;**
6. **Any obstacles to Your Exterior Sewer/Septic Line, including but not limited to porches, decks, trees, and/or walls;**
7. **Replacement of Your entire Exterior Sewer/Septic Line;**
8. **Repair of any part of Your Exterior Sewer/Septic Line that is not expressly stated to be covered in "What's Covered" above.**

Restoration Exclusions:

1. **We cannot guarantee the survival of any living materials.**
2. **Restoration to any part of Your Property not disturbed by a covered repair.**
3. **Restoration to an entire paved surface in order to match color or texture.**
4. **Restoration to (a) buildings, sheds, garages, or any other structures; sprinkler/irrigation systems, ponds, waterfalls, or other water structures; and (c) fields, meadows, pastures, or wooded areas.**
5. **Any plant life that has died or failed to grow due to lack of care or maintenance.**
6. **Restoration to damages, excavations, or disturbances to Your Property, that existed prior to a covered repair.**
7. **Any part of Your Property that is shared with or is owned by any third party or covered by a homeowners', condominium, or like association.**
8. **Restoration that is not expressly stated to be covered in "What's Covered" above.**

Eligibility: A single structure, owned by You, used and zoned only for residential occupancy ("Residence") that is permanently secured to the ground, and the land it is located on is also owned by You ("Property") is eligible. Residences include single family homes (inclusive of manufactured housing), duplexes, and townhomes. Any recreational vehicle or other type of home on wheels that is intended to be moved and/or property used for commercial purposes is not eligible. If You are aware of any pre-existing conditions, defects or deficiencies with Your System(s) prior to the Start Date of Your first Term, then You are not eligible for this coverage. You are not eligible for Additional Restoration to any pre-existing damages, excavations, or disturbances to Your Property, which occurred prior to the Start Date of Your first Term. If Your entire System(s) are shared with any third party, or covered by a homeowners', condominium or like association, then You are not eligible for this coverage.

Exterior Water Service Line Eligibility: If Your Exterior Water Service Line is more than five hundred feet (500') in length, 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: 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. Additional Restoration will be carried out once the covered repair has been completed. There is no Service Call fee.

Covered repairs and Additional Restoration: Whether Your Systems are to be repaired or replaced is entirely within the discretion of HomeServe. Covered repairs and Additional Restoration 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 (30) 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 Property 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 Property 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: HomeServe is serious about the private nature of Your personal data. Please read their Privacy Policy, a link to which can be found at the bottom of every page at www.homeserveusa.com carefully to fully understand how they collect, share, and protect personal data about You. You can also call HomeServe to request a copy.

Assignment/Amendment: We may assign this Service Agreement, in whole or in part, at any time without prior notice to You. We may change this Service Agreement (including the Price) and delegate any of Our obligations at Our sole discretion and without Your consent 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. 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., 8th 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:

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