



The Right Home Warranty

IDEAL
for short
sales and
foreclosed
homes.

**Base
Coverage
includes:**

- Unknown pre-existing conditions
- Failures due to lack of maintenance
- Failures due to water heater sediment
- Failures due to rust and corrosion
- A more comprehensive upgrade package!

The **right** people.
The **right** service.
The **right** home warranty.

Understanding your home warranty

With HSA Home Warranty you get extensive coverage on your mechanical systems and appliances; however, not all services and failures are covered. HSA wants to help you understand the coverage so you see the value in having the HSA Home Warranty. For a complete understanding of your HSA Home warranty, read the Sample Contract portion of this brochure.

Some of the following services:

...do not qualify for coverage:

- > Normal maintenance and/or cleaning
- > Drain line stoppages due to roots

...may not qualify for repair:

- > Improper installation
- > Code violations

...may incur additional cost:

- > Disposal of the replaced equipment
- > Modifications required to fit new equipment
- > Code violations
- > Permit fees
- > Coolant evacuation and recovery

Coverage for some of the above services is available in our Buyer 7 Star Upgrade Package. You can view the enhanced coverage included in this upgrade in the section to the right. Read the sample contract for complete terms and conditions.

When Filing a Claim

1. Homeowner must call HSA at 1-800-367-1448 before calling a contractor. Failure to do so may result in a refusal of coverage on that item.
2. HSA will provide a qualified, pre screened contractor who will arrive promptly and invoice HSA directly for covered repairs.* If HSA's authorized 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 1-877-638-1741), and HSA will reimburse the contract holder.

Seller/Buyer Coverage

Basic Plan with \$75 deductible.....	\$420
Basic Plan with \$100 deductible	\$390
Buyer 7 Star Upgrade	\$149

BASIC COVERAGE PLAN	SELLER	BUYER
Central heat, central air/heat pump and thermostat		✓
Ductwork and attached humidifier	Optional - \$50	✓
Failures due to lack of maintenance	✓	✓
Failures due to rust and corrosion	✓	✓
Water heater and instant hot water dispenser	✓	✓
Water heater sediment	✓	✓
Plumbing parts and primary sump pump	✓	✓
Faucets and routing of drain line stoppages	✓	✓
Water, gas, drain and waste lines	✓	✓
Polybutylene leaks	✓	✓
Toilet tank, bowl & wax ring seals (replaced with builder's standard)	✓	✓
Whirlpool bathtub	✓	✓
Electrical system	✓	✓
Garage door opener	✓	✓
Ceiling fans and interior attic and exhaust fans	✓	✓
Refrigerator	✓	✓
Oven, stove top/range, dishwasher and garbage disposal	✓	✓
Built-in microwave oven and trash compactor	✓	✓
Septic system		✓
Lighting fixtures and central vacuum		✓
Burglar alarms, fire alarms and door bell system		✓
BUYER OPTIONS		
Water Softener		\$40
Water well pump		\$75
Electronic air cleaner		\$35
Clothes washer and dryer		\$70
Home freezer		\$30
Roof leaks		\$45
Hot tub		\$150
Swimming pool		\$150
Pool/hot tub combination (must share common mechanicals)		\$175
BUYER 7 STAR UPGRADE		\$149
Crane charges for roof top air conditioning or heating replacement		✓
Central heat and air; registers, grills, filters & heat lamps		✓
Central air; refrigerant recovery and non-ducted window or wall air conditioner		✓
Toilets replaced with like quality		✓
Smoke alarms		✓
Garage door opener; hinges, springs, keypad and remote transmitter		✓
Refrigerator; refrigerant recovery and ice maker/beverage dispenser		✓
Trash compactor lock/key assembly & bucket		✓
Dishwasher racks, baskets & rollers		✓
Built-in microwave interior lining, door glass, clock and shelves		✓
Oven/range interior lining, clocks, rotisseries, racks, handles, knobs and dials		✓
\$250 toward code violations		✓
\$500 toward modifications on central heat, air or water heater		✓
Permits up to \$250 per occurrence		✓
Disposal of replaced equipment		✓
Mismatched heating and/or air conditioning system		✓
Improper installation/repair		✓
COVERAGE TERMS		
Seller coverage: effective the date of application and continues for up to 6 months.		
Buyer coverage: effective the date of closing and continues for 12 months. Renewable annually.		

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