



AmeriGuard

Appliance and Systems Coverage

*The Appliance and Systems Coverage can be purchased separately or in conjunction with either the **Structural Components Coverage** or the **Home Inspection**, or both. Only those components, parts or systems listed as covered and owned by the Purchaser are covered. Repairs or replacements to any covered appliance, system or component due to rust or corrosion are not covered during the first thirty (30 days) after the Effective Date of coverage.*

1. Air Conditioning:

The covered components are: Refrigerative or evaporative cooling units with five ton per unit maximum; permanently mounted air conditioning units; thermostat; compressor; condenser and evaporative coils; condenser fan motor; water evaporative coolers; blower fan motor; switches; pump; ducts; PC boards and ductwork from unit to point of attachment to registers and grills. All units must be centrally ducted.

The following are excluded from coverage: External lines; free standing units; window units; filters; electronic air cleaner; sleeves; evaporative cooler pads; chiller components; ground source or water source heat pumps; water towers; humidifiers; dehumidifiers; registers; grills; flues and vents; structural components, panels and cabinetry; filters including electronic/electrostatic and deionizing filter systems; condensate drain pans and lines; improperly sized cooling systems; interconnecting freon lines external of the equipment; recapture/reclaim of refrigerant; underground geo-thermal piping; heat recovery units; cleaning and/or maintenance.

2. Ductwork:

The covered components are: Accessible ductwork from heating/air conditioning unit to point of attachment to registers and grills.

The following are excluded from coverage: Registers, grills and dampers; insulation; asbestos insulated ductwork; crushed ductwork; ductwork damaged by moisture, water, pests or animals. Inaccessible ductwork includes ductwork that is used in central heating and/or air conditioning systems that is not exposed and cannot readily be accessed for replacement or repair due to design and installation obstacles such as permanent partitions, chimneys, etc and ductwork embedded in floors, walls or ceilings and is subject to the Limit of Liability as noted on the **AmeriGuard Extended Warranty Service Agreement Coverage**.

3. Electrical System:

The covered components are: Wiring; fuse panels; circuit breakers and boxes; outlets; switches; burglar alarm; fire and smoke detectors; doorbells;

exhaust, ceiling, and attic fans (motors, switches, controls, bearings and blades); function of light fixtures attached to the home.

The following are excluded from coverage: Meter boxes; timers; belts; shutters; filters; load control devices; intercom system; stereo; audio/video or monitoring equipment; any wiring or other electrical items located outside of the foundation perimeter of the principal dwelling and attached garage; any loss arising out of power failure or conditions of overload and/or surge or inadequate wiring capacity; direct current (DC) wiring; cable, satellite, or telephone wiring; corrosion caused by moisture; loss due to water seepage along service cable.

4. Heating System:

The covered components are: Central heating system including gas, electric, oil, centrally ducted gravity, steam or hot water heat systems up to five ton per unit maximum; permanently mounted wall units; interior gas lines; heat exchanger and/or combustion chamber; heat/air pumps; furnace mounted humidifiers; blower fan motors; internal system controls; wall thermostats. Applies to primary system only.

The following are excluded from coverage: Fireplaces and key valves; gas log systems including gas feed lines; any converted units; structural components panels and cabinetry; hydronic heating coils and lines; radiant heating coils built into floors, walls or ceilings; filters and sleeves including electronic/electrostatic and deionizing filter systems; baseboard casings; coal or wood burning equipment; free-standing or portable heating units; ground source or water source heat pumps; fuel oil lines; fuel storage tanks; registers; chimneys and flues; vents; grills; clocks; timers; heat lamps; solar heating systems; improperly sized heating systems; cleaning and/or maintenance.

5. Plumbing System:

(Within the perimeter of the main foundation and attached garage)

The covered components are: Sink (internal parts); toilets (tank, bowl & internal parts); toilet wax ring seals; vents; angle stops & risers;

permanently installed sump pumps (ground water only); water softeners; tubs (including whirlpool motor and pump assembly); shower, tub and diverter valves; fittings and connections; leaks and breaks to drain/water/gas/vent lines. Stoppages in drain and waste lines within the perimeter of the main dwelling, which can be cleared with 125 feet of sewer cable, except if caused by roots (clearing of same lines after 14 days has elapsed shall be considered a new claim and subject to a new Service Fee).

The following are excluded from coverage: Conditions of insufficient or excessive water pressure; pressure regulating devices; faucets & fixtures; saunas or steam rooms; hose bibbs; vents & flues; any loss arising out of mineral or chemical deposits; water residue or insufficient capacity; any loss arising from porcelain chipping, scratches, cracks, dents, or other externally caused physical damages; waste or soil stoppages or backups caused by overloading or improper use of the plumbing system, septic or other holding or fuel tanks; sewage ejector pumps; solar systems; color or purity of water; water filters; water purification systems; resin bed; ion exchange; shower enclosures; shower base pans; toilet lids & seats, caulking and grouting; fire sprinkler systems; lawn sprinklers; tile fields; leach beds; damage caused by freezing, root, rock or earth movement; all plumbing located under the foundation or slab; repair and finish of any walls, floors, or ceiling where it is necessary to break through to effect repairs; water damage.

Appliances & Equipment:

The covered components are: Appliances must be built-in or included with the purchase of the home and owned by the Purchaser. Coverage is for primary unit only – no secondary units or portable appliances are covered by this Agreement.

The following are excluded from coverage: Any cosmetic loss or damage such as chipping, denting, etc; the cost of attaining access or repair or replacement of cabinets or countertops; the cost of repairing damage caused in gaining access to covered appliances for the purpose of repair, removal, etc; structural components, panels and cabinetry; water flow restrictions due to mineral

deposits including lime.

6. Central Vacuum System:

The covered components are: Motors; switches; relays and wiring.

The following are excluded from coverage: Knobs and handles; hoses; powerhead assemblies; attachments; ductwork.

7. Dishwasher:

The covered components are: Timers; motors; pumps; switches; heating elements; wash arms; fill valves; hinges and latches; automatic soap dispensers; wiring; solid state control boards.

The following are excluded from coverage: Racks; baskets; rollers; internal shells; knobs and handles; door seals.

8. Garage Door Opener:

The covered components are: Motors; receiver boards; relays; switches; sensors; and drive trains.

The following are excluded from coverage: Counterbalance mechanisms (including cables and springs); tracks; rollers; remote sending units.

9. Garbage Disposal:

The covered components are: All parts and components.

10. Microwave (Built-in):

The covered components are: All electronic components; wiring; motors; timers; touch pads; hinges and latch assemblies; power cords.

The following are excluded from coverage: Microwave leakage; interior lining; door glass; meat probes; rotisseries; clocks; shelves; knobs and handles; light bulbs and fixtures; door seals; portable or counter top units.

11. Range/Oven/Cooktop:

The covered components are: Thermostats; clock/timers (self-clean only); wiring; heating elements/burners (sensi-heat burners will be replaced with standard burners only); gas valves; igniters; controls; power cords; hinges and latches.

The following are excluded from coverage: Clocks unless they affect the function of the unit; ceramic cooktops; cooking accessories; self-cleaning mechanisms; racks; shelves; drawers; meat probes; rotisseries; knobs and handles; drip pans; oven liners.

12. Range Exhaust Unit:

The covered components are: Self contained over range and down draft cooktop units; motors; switches and wiring.

13. Refrigerator:

The covered components are: Hinges; door seals; compressors; condensers; evaporators; fan motors; timers; thermostats; defrost heaters; wiring; and power cords.

The following are excluded from coverage: Racks; shelves; drawers; knobs and handles; ice makers; ice crushers; beverage dispensers; interior thermal shells; freezers which are not an integral part of the refrigerator; light bulbs and fixtures; food spoilage unless the Guardian Package Option has been selected, paid for and is listed as covered on the confirmation receipt.

14. Trash Compactor:

The covered components are: Motors; switches and relays; wiring; ram assembly; and tracks.

The following are excluded from coverage:

Buckets; automatic de-odorizers; knobs and handles; lock and key assemblies.

15. Washer and Dryer:

The covered components are: Transmission; motors; pumps; timers; wiring; relays and switches; water valves; belts; hoses; power cords; thermostats; heating elements and burners; gas valves; drum rollers; and pulleys.

The following are excluded from coverage: Door seals; agitators; inner and outer tubs; removable mini tubs; filters and screens; drum; venting; automatic dispensers; light bulbs and fixtures; knobs and handles; damage to clothing.

16. Water Heater:

The covered components are: Gas or electric systems up to 52 gallons in capacity; tank; burner assembly; thermostat; ignition system and thermocoil.

The following are excluded from coverage: Oil hot water tank or oil storage tank; loss arising as result of mineral or chemical deposits; water residue; insufficient capacity.

Premier Options Available

17. Guardian Package:

Three benefits in one package for one low price!

Food Spoilage: If, due to a Covered Failure, the refrigerator is inoperative, *and* service is not available for 24 hours or longer, *and* food spoilage occurs, this Agreement allows for the payment of up to \$100 per occurrence. The Purchaser must provide an itemized list of losses with costs.

Emergency Living Expense: If, due to a Covered Failure, the furnace or air conditioner is inoperative, *and* the outside temperature is lower than 45 degrees F. for a furnace Covered Failure or higher than 95 degrees F. for an air conditioning Covered Failure, this Agreement allows for the payment of up to \$125 per day for hotel and meals for up to 3 days (\$375 maximum). The Purchaser must provide paid receipts for such hotel and meals expenses.

Lost Key: If the Purchaser is locked out of the dwelling or loses the key, this Agreement allows for the payment of \$35 per occurrence. The Purchaser must provide paid receipts from the locksmith. Maximum of three (3) claims per Agreement year.

18. Freezer:

The covered components are: Hinges; door seals; compressors; condensers; evaporators; fan motors; timers; thermostats; defrost heaters; wiring; and power cords of chest or upright freezers.

The following are excluded from coverage: Racks; shelves; drawers; knobs and handles; icemakers; ice crushers; beverage dispensers; interior thermal shells; light bulbs and fixtures; food spoilage unless the Guardian Package Option has been selected, paid for and is listed as covered on the confirmation receipt.

19. Ice Maker:

The covered components are: All components and parts of an icemaker which is built-in to a covered kitchen refrigerator.

The following are excluded from coverage: Replacement of covered refrigerator if the covered

ice maker cannot be repaired or replaced separately.

20. Pool and/or Spa:

The covered components are: Components and parts of the heating, pumping, and filtration system – primary circulator pumps, motor, gaskets, relays and impellers; filters (housings, laterals, pressure gauges, back flush valves); air pumps; above ground plumbing lines leading to and from the unit. A spa, including an exterior hot tub and whirlpool, is also covered along with a swimming pool if the units utilize common equipment. If they do not, coverage is limited to the option selected for either the pool or the spa unless the Purchaser has selected the pool/spa combination coverage.

The following are excluded from coverage: Pool sweeps; skimmers; pool sweep motors; lights; jets; liners; concrete encased or underground electrical, plumbing, or gas lines; built-in or detachable cleaning equipment including creepy crawlers, chlorinators, automatic feeders and chemicals, filter elements or media; timer systems; structural defects; solar equipment & heaters.

21. Roof Leak Repair:

The covered components are: Water leaks, which must occur during the Agreement term for coverage to apply.

The following are excluded from coverage: Pre-existing leaks; gutters; drain lines; roof-mounted installations; leaks in any deck or balcony; and leaks which result from or are caused by any of the following: damage due to persons walking or standing on the roof; repairs not performed in a workmanlike manner; or acts of God, including but not limited to, fire, tornado, hurricane, windstorm, snowstorm, earthquake and lightning.

22. Septic:

The covered components are: Ejector pumps; septic tank and line from house. Coverage begins thirty days after the Effective Date of this Agreement.

The following are excluded from coverage: Tile fields and leach beds; insufficient capacity; clean out; collapse of or damage to line from house caused by roots, rocks, or earth movement

23. Well Pump System:

The covered components are: Components and parts (motor, pump, impellers, seals, controls) of submersible or above ground well pump if utilized as sole water supply source for primary dwelling. Coverage begins thirty days after the Effective Date of this Agreement.

The following are excluded from coverage: Pressure, holding or storage tank; piping and electrical lines leading to and from unit; joint wells; well casings; re-drilling of wells; secondary/booster pumps; failure attributed to well impurity; contamination or lack of water; excavation or other charges necessary to gain access to the pump.

