



**KEY ESTATES**  
CERTIFIED WARRANTY



*Program Options For*  
Inspections & Certified Extended Home Warranties  
on Appliances, Mechanical Systems  
and even Major Structural Components



**THE KEY TO YOUR TOTAL HOME PROTECTION**

# Unlock *peace of mind* when Buying a Home.

## SECURITY STARTS WITH KEY ESTATES

There are many extended home warranty programs out there. Picking the right one can be a challenge. Many come with confusing packages or add-on pricing for major appliances and most require you to use their service repair providers.

KEY ESTATES is different and is the one choice that provides more unique benefits than any of the rest.



### CHOOSE KEY ESTATES AND...



**...YOU pick the program that covers more major appliances as “Standard” than most other companies!**

We don't nickel and dime your coverage choices. We include the best package on the market for a reasonable price. No need to pick a watered down package just to try to squeeze it into your budget.



**...YOU have the option to select coverage which includes the major structural components of your home!**

Key Estates is affiliated with national new home warranty provider, Residential Warranty Company, LLC, a company who's been around for over 37 years and has administered structural warranties on more than 3 million homes. So we know a thing or two about what can go wrong with your foundation and other “load-bearing” parts of your home.

The average cost of a major structural defect in the US exceeds \$35,000. Key Estates allows you to get true major structural defect coverage and provides up to \$100,000 of coverage in the event of a structural failure. Why get a warranty with coverage only on the ‘little’ things when you can choose a plan that covers the ‘major’ things?

## CHOOSE KEY ESTATES AND...



**...YOU pick the repair provider of your choice!**

We let you choose who does the work on your home so you can have greater confidence in the repair provider that shows up at your door. No need to cross your fingers and hope that the “repair guy” the other company sends over knows the difference between a water heater and a water softener.



**...YOU can opt to include a structural inspection for your home!**

Key Estates will schedule a structural inspection with a professionally licensed structural Engineer to inspect for potential trouble spots in your home’s foundation, roof framing and other load-bearing components. Increase the market appeal of a home that comes with a clean bill of health on its structural integrity.



**...YOU get Peace of Mind!**

Unlike other extended warranties on the market, the Key Estates plan comes with assurances in the event you disagree with our answer. Our warranties include an independent arbitration provision that follows Federal regulations. So if you think we are being unreasonable, Key Estates gives YOU the ability to get another opinion. Do you know if the “other guys” offer arbitration as a way to resolve disputes?



**...YOU choose a plan that will perform a remote visual inspection and certify your appliances and mechanical systems for coverage!**

When your real estate professional enrolls your home with Key Estates, he/she will upload videos or photos of your covered appliances and systems. Before certifying warranty coverage, the Key Estates professionals will review those videos and photos looking for potential trouble spots, and search for recalls and other notices that could be helpful to know. Increase the market appeal of a home that comes with a remote visual inspection on the appliances & systems.



**...YOUR warranty is insured!**

Key Estates provides an insured warranty. Our warranties are backed by Western Pacific Mutual Insurance Company, RRG (WPMIC) which has been rated “A- (Excellent)” by AM Best continuously since 2001. Considering what happened to the economy not so long ago, maintaining that Excellent rating is, well... excellent!

WPMIC currently has over \$110 million in surplus equity earmarked for warranties issued by Key Estates and our warranty / insurance affiliates.

Do you know if the “other guys” offer insured plans or do they simply “go it alone”?



**IT'S YOUR HOUSE... YOUR INVESTMENT... HONESTLY... WHY WOULD YOU CHOOSE ANYONE ELSE OTHER THAN KEY ESTATES?**

# What's *the key* to Our Coverage?



## KEY ESTATES COMBINES:

- A Remote Visual Inspection / Certification of Your Appliances and Mechanical Systems
- Traditional Yet Comprehensive Appliance and Mechanical Systems Coverage
- True Major Structural Coverage for Your Home
- A Structural Inspection on the Major Load-Bearing Components of Your Home

## THE KEY ESTATES CERTIFIED WARRANTY OFFERS:

### ▷ STANDARD COVERAGE

#### MAJOR APPLIANCES:

- Central Vacuum
- Dishwasher
- Garage Door Opener
- Garbage Disposal
- Range/Oven/Cooktop
- Microwave
- Refrigerator
- Trash Compactor
- Washer & Dryer
- Water Heater

#### MECHANICAL SYSTEMS:

- Cooling System
- Ductwork
- Electrical System
- Heating System
- Plumbing System

One Year Coverage is Only \$425

Two Year Coverage is Only \$765

Free Listing Period Coverage is available for 180 days from the Listing Date.

Coverage comes with the Key Estates Certified Appliances and Mechanical Systems Inspection.

Service Fee is \$85 per trade call for Appliances and Systems and \$250 for Roof Repairs.

### ▷ OPTIONAL ADD-ON COVERAGE *(Prices vary. See page 14)*

- Freezer
- Ice Maker
- Pool and/or Spa
- Roof Leak Repair
- Septic System
- Well Pump System
- Additional HVAC, Water Heater or Boiler
- Guardian Package *includes* Food Spoilage, Lost Key Benefit, & Emergency Living Expense

### ▷ STRUCTURAL COVERAGE

- Roof framing members *(rafters & trusses)*
- Floor framing members *(joists & trusses)*
- Bearing walls
- Columns, Lintels *(other than lintels supporting veneers)*
- Girders
- Load-bearing beams
- Foundation systems and footings

One Year Coverage is Only \$175

Two Year Coverage is Only \$320

The Structural Inspection must also be selected in order to get the Structural Coverage.

Service Fee is \$250.

### ▷ INDEPENDENT STRUCTURAL INSPECTION

Homes are independently inspected by a licensed professional Engineer with years of education and experience to evaluate the home's structural integrity.

Pricing is based on the home's location, age & other factors. Please call for pricing.



## LET KEY ESTATES PROTECT YOUR APPLIANCES, SYSTEMS AND STRUCTURAL INTEGRITY IN THE EVENT OF AN UNEXPECTED FAILURE.



### ▷ HOW TO ORDER

#### Our Online Order Form is Easy to Use.

1. Go to [www.KeyEstatesWarranty.com](http://www.KeyEstatesWarranty.com) to enroll your home online.
2. Select coverage term and options. (If adding the structural coverage, call 866-394-5135 for pricing for the structural inspection.)
3. Enter credit card information and click submit.
4. Take a video or photos of the appliances and systems to be covered. Key Estates will send you an email with a link and simple instructions to upload your video or photos to our site.
5. Once the home has been accepted for coverage and processed, Key Estates will send you an email with your confirmation and a copy of your warranty.

#### Prefer Paper? We Can Do That Too.

1. Use the application form included in this booklet.
2. Select coverage term and options. (If adding the structural coverage, call 866-394-5135 for pricing for the structural inspection.)
3. Enter credit card information or write out a check for the total due.
4. We still need you to get us those videos or photos so we'll email a link and simple instructions to upload your video or photos to our site.
5. Once the home has been accepted for coverage and processed, Key Estates will send you an email with your confirmation and a copy of your warranty.

# KEY ESTATES CERTIFIED WARRANTY COVERAGE



Please read all terms and conditions carefully. Based on the Program Option(s) selected and paid for on the application, this **Warranty** covers only the **Covered Items** and excludes all others. This **Warranty** provides coverage for **Covered Failures**. Coverage is limited to the **Warranty** term selected by the **Purchaser** on the application form and is subject to all of the limitations, conditions, and exclusions specified in this **Warranty**. Coverage is only valid after the receipt and acceptance of the application form by Key Estates and fee, including the Structural Inspection Report if required, and certification by Key Estates.

**Purchaser** must select the desired program and any optional coverage requested on the application at time of purchase. A confirmation receipt will be returned to the **Purchaser** within 60 days confirming the selection(s) and expiration date.

## APPLIANCES AND SYSTEMS COVERAGE:

Coverage for major household appliances and systems. A Key Estates Inspection is required for this plan.

## STRUCTURAL COVERAGE:

Coverage for load-bearing structural components of the home. Structural Home Inspection **MUST** also be selected for this plan.

## REPAIR COVERAGE:

If only the Appliance and Systems Coverage is selected, the Effective Date is: the **Warranty** purchase date for home buyers; 7 days after the application is received & approved by USHP for home sellers during the listing period. If the Structural Coverage is also selected, the Effective Date is: the **Warranty** purchase date for home buyers provided the inspection has been completed & approved; or 7 days after the inspection has been completed & approved for home sellers during the listing period. USHP reserves the right to inspect the home and all covered components prior to issuance of the **Warranty**.

## TERM:

The term of this **Warranty** shall be one year from the Effective Date as noted above, unless the **Purchaser** has selected and paid for the 2 year option on the application. Coverage during the listing period for the Seller shall not exceed 180 days.

## RENEWAL:

This **Warranty** may be renewed at the option of USHP, who will contact the **Purchaser** with renewal rates and terms.

## CANCELLATION:

This **Warranty** applies only to the **Purchaser** and the home listed on the **Warranty** application. In the event the **Purchaser** cancels this **Warranty** within 30 days of the Effective Date, USHP agrees to cancel the **Warranty** and, if the **Purchaser** has made no claim under this **Warranty**, issue a full refund. If the **Purchaser** cancels the **Warranty** beyond 30 days from the Effective Date, USHP agrees to calculate and make a pro rata refund (minus any paid claims, pending claims and cancellation fees) based on the time remaining in the **Warranty**. The cancellation fee is \$40. USHP may cancel this **Warranty** for non-payment of **Warranty** charge, for a substantial breach of duties by the **Purchaser** under this **Warranty**, or for material misrepresentation or fraud in obtaining the **Warranty** or in submitting a claim. Only the original **Purchaser** and USHP may cancel this **Warranty**.

## TRANSFER:

This **Warranty** may be assigned only upon sale of the dwelling. Notice of the transfer shall be given to USHP and coverage under this **Warranty** shall not apply until USHP approves such assignment in writing. The **Purchaser** must send to USHP a \$25 transfer fee within 15 days of transfer of ownership. An inspection of the home by USHP may be required **PRIOR** to any subsequent renewal by the transferee.

## PURCHASER'S OBLIGATIONS:

1. The **Purchaser** is obligated to perform normal periodic maintenance and minor repairs on **Covered Items** in conformance with applicable owner's manuals. Receipts supporting any service shall be maintained by the **Purchaser**.
2. When a failure occurs, protect the **Covered Item** from further damage.
3. Pay the Service Fee to the Repairer for each repair or replacement.
4. Failure to pay the Service Fee will result in suspension of coverage until the Service Fee is paid. At that time, coverage may be reinstated, but the **Warranty** period will not be extended. USHP will not respond to a new request for service when any previous Service Fee is outstanding.
5. If payments are made under this **Warranty** and the **Purchaser** has a right to recovery from another party, the **Purchaser's** rights shall become USHP's rights up to the amount paid by USHP. The **Purchaser** shall assign all rights against third parties to USHP.

## ADMINISTRATOR'S OBLIGATIONS:

USHP will reimburse the **Purchaser** for reasonable costs to repair or replace any of the **Covered Items** listed in this **Warranty** if required as a result of a **Covered Failure**. USHP reserves the right to offer cash in lieu of repair or replacement in the amount of USHP's actual cost to repair or replace such **Covered Item** subject to the terms of this **Warranty**.

## SERVICE FEE:

In the event of a **Covered Failure**, the **Purchaser** must pay either the Service Fee of \$85 or the actual cost of repairs, whichever is less, per trade call. For roof repairs or major structural defects, the Service Fee is \$250 per trade call. Service Fees for different trades will be charged separately.

## LIMIT OF LIABILITY:

With respect to access, diagnosis, and repair or replacement, in no event shall USHP be liable for any claims in excess of:

- \$1500 aggregate for the Air Conditioning
- \$500 aggregate for the Ductwork
- \$1000 aggregate for the Electric System
- \$1500 aggregate for the Heating System
- \$500 aggregate for the Plumbing System
- \$1000 aggregate for the Pool and/or Spa
- \$1000 aggregate for the Roof under the Roof Leak Repair Coverage
- \$1000 aggregate for the Septic
- \$500 for the Well Pump System

The maximum liability under the **Appliance & Systems Coverage** shall not exceed an aggregate equal to \$25,000. If the **Structural Coverage** has been selected and paid for, the maximum liability shall not exceed an aggregate equal to \$100,000.

## CONDITIONS:

1. This **Warranty** does not cover all defects and may not necessarily cover the entire cost of repair but is subject to specific limits, conditions and exclusions as stated in this **Warranty**. Coverage is provided for **Covered Failures** to **Covered Items** only.

2. This **Warranty** covers only those **Covered Items** which are located within the perimeter of the main foundation or the attached garage of the dwelling, owned by the **Purchaser**, in place and fully operational on the Effective Date of this **Warranty**.
3. Replacement will be made with like kind and quality. USHP decides whether to repair or replace. "Like kind" for appliances and plumbing fixtures means equal or better quality equipment. "Like kind" for heating and air conditioning equipment means equal or better energy efficiency rating. Better quality equipment or better energy efficiency rating will be provided at the option of USHP.
4. If a covered appliance or system is rendered inoperable due to non-availability of a component part, USHP shall not be responsible for replacing the entire appliance or system but shall be required only to make a reasonable allowance based on the value of comparable parts or labor which are then currently available.
5. Additional fees may apply to dispose of an old appliance, system or component including but not limited to: condensing units, evaporator coils, compressors, capacitors, refrigerators, freezers, hot water heaters, and any component, system or appliance which contains dangerous or hazardous material.
6. If work performed under this **Warranty** fails within thirty (30) days for labor and ninety (90) days for parts, subsequent Service Fees for the same work will be waived.
7. USHP is not responsible for matching color or brand or upgrading replaced appliances or equipment or for cost of construction or carpentry made necessary by different dimensions due to replacement of defective equipment or appliance.
8. USHP is not responsible for code compliance with any building, fire, zoning or other local ordinances or state and federal laws or regulations.
9. When necessary to open walls, floors or ceilings to perform a covered service, USHP will authorize repairs to restore surfaces to a rough finish only.
10. USHP reserves the right to obtain a second opinion regarding either the estimated cost of repair or the determination of a **Covered Failure** at its own cost.
11. This **Warranty** provides coverage only in excess of coverage provided by other warranties or insurance, whether collectible or not.
12. This **Warranty** is limited to single-family dwellings unless otherwise amended by USHP to include multiple units contained in one building. If this **Warranty** is for a unit within a multiple-family dwelling, then only **Covered Items** within the actual unit named will be covered.
13. Common areas and facilities of condominiums are not covered.
14. This **Warranty** shall be interpreted and enforced in accordance with the laws of the state in which the home is located.



10. Damage caused by water leakage or seepage in any form.
11. **Consequential Damages** or incidental damages of any kind. Not applicable if the Guardian Package is purchased and only for those damages covered under the Guardian Package.
12. Loss resulting from accidents, collision, glass breakage, riots, theft, vandalism, civil commotion, nuclear hazards, acts of God or nature, fire, flood, explosion, blasting, smoke, water escape, windstorm, hurricanes, tornadoes, hail, lightning, ice, snow, frost, freezing, condensation, falling trees, aircraft, vehicles, flood, mudslides, sinkholes, mine subsidence, faults, crevices, earthquake, land shock, waves or tremors occurring before, during or after a volcanic eruption, power failure.
13. Items used for commercial or business purposes.
14. Preexisting defects or deficiencies in otherwise **Covered Items**.
15. Damage caused by insects, vermin, birds, bats, rodents, reptiles, wild or domestic animals.
16. Failure to minimize or prevent loss or damage in a timely manner.
17. Repairs requiring removal or transportation of hazardous materials (including asbestos) or costs for freon recovery.
18. Failure due to design, improper installation, inadequacy or capacity, or previous repair of otherwise **Covered Items**.
19. Additional charges to remove or install non-related equipment in order to make a covered repair.

#### **EXCLUSIONS:**

*Applicable to both Appliance & Systems Coverage and to Structural Coverage. The following are **not** covered by this Warranty:*

1. **Covered Failures** repaired without prior authorization from USHP.
2. Losses covered by original equipment manufacturer's recall, service contract or other insurance.
3. Losses to any item not owned by the **Purchaser**.
4. Loss resulting from failure to comply with the owner's manual instructions, misuse, accident, abuse, failure to clean or maintain, missing parts, structural changes or leased equipment.
5. Loss caused by alteration or modification of the dwelling.
6. Loss, damage, or injury to persons or property resulting from failure of a **Covered Item**.
7. Loss caused by, contributed to, or aggravated by moisture, wet or dry rot, mold, mildew, or fungus.
8. Any **Covered Item** that has not actually failed to perform its intended function.
9. Any defect in any hot or cold water delivery service utilizing polybutylene tubing.

#### **CLAIM REPORTING PROCEDURES NON-EMERGENCY: For Appliance and Systems Coverage**

1. Contact a reputable repairing facility ("Repairer") in your area to arrange repair service.
2. The Repairer must contact USHP Warranty Dept. toll free at **866-394-5135 PRIOR** to starting any repairs and provide diagnosis of problem, estimate of repairs costs and **Warranty** number.
3. Non-emergency calls should be placed to USHP Monday through Friday between 8 a.m. and 5 p.m. ET.
4. The **Purchaser** must ensure that USHP has issued an authorization number to the Repairer before repairs begin. The authorization number will be provided immediately upon receipt of USHP receiving the diagnosis of problem, estimate of repair costs and **Warranty** number if the item is a **Covered Item** and the repair is a **Covered Failure**.
5. USHP will pay the Repairer for authorized repair costs.
6. The **Purchaser** assumes all liability for unauthorized repairs and Service Fees.
7. If the Repairer requires immediate payment, the **Purchaser** must pay the Repairer the entire cost and submit a detailed receipt

within ninety (90) days of the approval date to USHP for reimbursement for authorized repair costs.

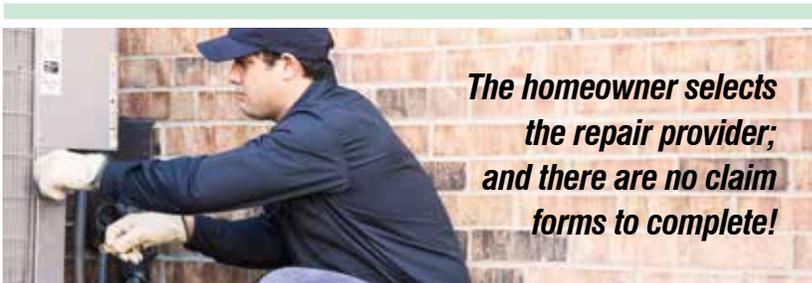
8. The detailed receipt must be sent to: USHP, LLC, Administrator, Warranty Dept., 5300 Derry Street, Harrisburg, PA 17111
9. The **Purchaser** must keep a copy of all receipts submitted to USHP for their own files.
10. The detailed receipt must include: **Purchaser's** name, address and phone number; Repairer's name, address and phone number; Description of failure and repair; Authorization number; Part names, numbers and costs; Labor rate and hours; and **Purchaser's** signature.
11. All claims on otherwise **Covered Items** that are under the original equipment manufacturer's warranty must be reported directly to that manufacturer's authorized repair facility as they are not covered by this **Warranty**.

#### **CLAIM REPORTING PROCEDURES EMERGENCY:**

##### *For Appliance and Systems Coverage*

1. Contact a reputable repairing facility ("Repairer") in your area to arrange repair service.
2. The **Purchaser** must pay the Repairer the entire cost and submit a detailed invoice and receipt within ninety (90) days of the repair date to USHP for reimbursement of a **Covered Item** and a **Covered Failure**.
3. The invoice must include the Key Estates Certified Warranty #, **Purchaser's** name, address and phone number; Repairer's name, address and phone number; Description of failure and repair, and the repair designated as an Emergency Repair; Part names, numbers and costs; Labor rate and hours; Total repair costs; and **Purchaser's** signature.
4. The detailed invoice with a receipt must be sent to: USHP, LLC, Administrator, Warranty Dept., 5300 Derry Street, Harrisburg, PA 17111
5. USHP will mail to the **Purchaser** reimbursement payment for a **Covered Item** and a **Covered Failure** within 10 business days of receiving all required information.
6. USHP's obligation is limited to a reasonable cost for a **Covered Item** and a **Covered Failure**.
7. The **Purchaser** must keep a copy of all invoices and receipts submitted to USHP for their own files.
8. All claims on otherwise **Covered Items** that are under the original equipment manufacturer's warranty must be reported directly to the manufacturer's authorized repair facility as they are not covered by this **Warranty**.

For potential structural claims, follow the procedures outlined in the **Claims Reporting Procedures for Structural Coverage** section, provided this coverage has been selected and paid for by the **Purchaser**.



#### **ARBITRATION:**

Any controversy or claim, including **Unresolved Warranty Issues**, arising out of or relating to this **Warranty**, or breach thereof, will be resolved by binding arbitration. The arbitration is in lieu of court proceedings, the right to which is hereby waived, and the findings of the arbitrator are final and binding on all parties. The **Purchaser** must provide written notice requesting arbitration. Notice must be sent by Certified Mail, Return Receipt Requested to: USHP, LLC, Administrator, 5300 Derry Street, Harrisburg, PA 17111, Attention: Warranty Department. If a **Purchaser** requests arbitration, they must pay the arbitration fees before the matter is submitted to the arbitration service.

The arbitration will be conducted by an independent arbitration service upon which the **Purchaser** and USHP agree. This binding arbitration is governed by the procedures of the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. The arbitration will be conducted in accordance with this **Warranty** and the arbitration rules and regulations to the extent that they are not in conflict with the Federal Arbitration Act.

## ▷ DEFINITIONS

**ADMINISTRATOR:** The **Administrator** of the Key Estates Certified Appliance, Mechanical Systems, and Structural Defect Warranty Program ("Program") is USHP, LLC.

**CONSEQUENTIAL DAMAGES:** All **Consequential Damages** including, but not limited to, damage to the Home that is caused by a warranted Defect but is not itself a warranted Defect and costs of shelter, transportation, food, moving, storage or other incidental expenses related to relocation during repairs.

**COVERED ITEMS:** Program Option(s) selected and paid for on the application. Only the components, appliances, systems, structural components and other items stated as covered and excludes all others.

**COVERED FAILURES:** Specific failures resulting from normal wear and tear, or from manufacturing defects in material and workmanship occurring under normal use, and which prevent the **Covered Item** from performing its primary intended function as defined in the **Warranty**.

**EMERGENCY:** A loss of all cooling or heating during extreme temperatures, the loss of all toilet or shower/tub facilities, water leaks that cannot be shut off, total sewer stoppage, loss of electrical system or dangerous condition which threatens the safety of the residents. Safety considerations do not allow work on rooftops in dark or storm conditions.

**INSURER:** Western Pacific Mutual Insurance Company, a Risk Retention Group. **NOTICE:** This **Warranty** is insured by a risk retention group that may not be subject to all the insurance laws and regulations of your State. State insurance insolvency guaranty funds are not available for risk retention groups.

**PURCHASER:** Person(s) identified on the accompanying application form or approved transferee.

**UNRESOLVED WARRANTY ISSUES:** All requests for warranty performance, demands, disputes, controversies and differences that may arise between the parties to this Program that cannot be resolved among the parties. An **Unresolved Warranty Issue** may be a disagreement regarding:

- a. the coverages in this Program;
- b. an action performed or to be performed by any party pursuant to this Program;
- c. the cost to repair or replace any item covered by this Program.

**WARRANTY:** The terms and conditions of the Key Estates Certified Appliance, Mechanical Systems, and Structural Defect Warranty Program ("Program").

# APPLIANCE AND SYSTEMS COVERAGE



The Appliance and Systems Coverage can be purchased separately or in conjunction with the Structural Components Coverage. 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.

## ▷ SYSTEMS

### 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 **Key Estates Certified Warranty 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; stereos; 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 AND 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 **Warranty**.

**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 deodorizers; 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.



COVERAGE TODAY CAN SAVE  
HUNDREDS OF DOLLARS IN REPAIR  
OR REPLACEMENT BILLS TOMORROW.

## ▷ 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 **Warranty** 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 **Warranty** 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 **Warranty** allows for the payment of \$35 per occurrence. The **Purchaser** must provide paid receipts from the locksmith. Maximum of three (3) claims per **Warranty** 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 **Warranty** 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 (30) days after the Effective Date of this **Warranty**.

**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 (30) days after the Effective Date of this **Warranty**.

**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.



# STRUCTURAL COVERAGE



The Structural Coverage is available only when the Structural Inspection has also been selected and paid for by the **Purchaser**. It can also be purchased in conjunction with the Appliance and Systems Coverage.

## PURPOSE:

USHP will correct Major Structural Defects, limited to such actions as are necessary to restore the load-bearing capability of the component(s) affected by a Major Structural Defect.



## DEFINITION OF MAJOR STRUCTURAL DEFECT:

All of the following conditions must be met to constitute a Major Structural Defect:

1. Actual physical damage to one or more of the following specified load-bearing components of the home;
2. Causing the failure of the specific major structural component; and
3. Which affects its load-bearing function to the degree that it materially affects the physical safety of the occupants of the Home.

These are the only load-bearing components of the home which are covered by this **Warranty**:

1. Roof framing members (rafters and trusses);
2. Floor framing members (joists and trusses);
3. Bearing walls;
4. Columns;
5. Lintels (other than lintels supporting veneers);
6. Girders;
7. Load-bearing beams; and
8. Foundation systems and footings.

Examples of components which do not have MSD potential are the following:

1. Non-load-bearing partitions and walls;
2. Wall tile or paper or other wall coverings;
3. Plaster, laths, or drywall;
4. Flooring and sub-flooring materials;
5. Brick, stucco, stone, veneer, or exterior wall sheathing;
6. Any type of exterior siding;
7. Roof shingles, sheathing and tar paper;
8. Heating, ventilating, cooling, plumbing, electrical, & mechanical systems;
9. Appliances and equipment, fixtures; and
10. Doors, windows, trim, cabinets, hardware, insulation, paint and stains.

USHP's obligations under this **Warranty** shall be limited to those actions that are necessary to restore the load-bearing capacity of the defective load-bearing components.

## EXCLUSIONS THAT APPLY TO THE STRUCTURAL COVERAGE:

*The following are not covered by this Warranty:*

1. Loss or damage which, directly or indirectly, results from or is made worse by the following:
  - a. Soil movement, including subsidence, expansion or lateral movement of the soil which is covered by any other insurance or for which compensation is granted by legislation.
  - b. Flood, surface water, waves, tidal water, spray from a body of water (whether or not driven by wind), water that backs up from sewers or drains, changes in the water table which were not reasonably foreseeable, water below the surface of the ground (including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure), wetlands, springs or aquifers.
  - c. Structurally attached decks, balconies, patios, porches, porch roofs and porticos.
  - d. Elements of the home which are constructed in a way that is separate from foundation walls or other structural elements of the home like, but not limited to, chimneys and concrete floors of basements and attached garages.
  - e. Erosion.
  - f. Any modification or addition to the home, or the property under or around the home, made after the effective date of this **Warranty**.
  - g. Water in crawlspaces.
  - h. The weight of a waterbed or any other type of furnishing or equipment that exceeds the load-bearing design of the home.





## ***Include Major Structural Coverage for the Greatest Peace-of-Mind!***

- i. The presence or consequence of radon, formaldehyde, carcinogenic substances or other pollutants and contaminants, or the presence of hazardous or toxic materials within the home.
  - j. Improvements not part of the home itself, including, but not limited to: recreational facilities; driveways; walkways; patios, porches and stoops; decks and balconies; boundary and/or retaining walls; bulkheads; fences; landscaping, sodding, seeding, shrubs, trees and plantings; subsurface drainage systems; lawn sprinkler systems; off site improvements, including streets, sidewalks, adjacent property and the like; garages or out buildings (except those which contain a heating, ventilating, cooling, plumbing or electrical system serving the home, and then only to the extent that these systems are affected). A detached garage or out building is one that is constructed on its own foundation separate and apart from the foundation of the home. A breezeway, fence, utility line or similar union between the home and a garage or out building does not cause it to be considered attached.
2. A deficiency which does not result in actual physical damage or loss to the home.
  3. Sound transmission and sound proofing.
  4. Any **Consequential Damage**.
  5. Any Defect consisting of, caused by, contributed to, or aggravated by moisture, wet or dry rot, mold, mildew, fungus or rust, regardless of the originating cause of any moisture or water penetration that leads to the Defect.
  6. Any item not listed as a warranted item in this **Warranty**.
  7. The Exclusions above are not intended to be exhaustive of the items that are not covered by this **Warranty**.
- CLAIM REPORTING PROCEDURES FOR STRUCTURAL COVERAGE:**
- If a defect occurs, the Purchaser MUST notify USHP in writing as provided below. USHP must receive a written notice of claim by certified mail, return receipt requested, and postmarked within thirty (30) days after the Expiration Date of the Warranty.*
1. Written notice to USHP of a request for warranty performance must be sent by Certified Mail, Return Receipt Requested, to: USHP, LLC, 5300 Derry Street, Harrisburg, PA 17111, Attention: Warranty Department.
  2. Your notice to USHP must contain the following information:
    - a. **Warranty** number and Effective Date.
    - b. Your name, address, and telephone number (including home and work numbers).
    - c. A reasonably specific description of the defect(s).
    - d. Photographs if they would be helpful in describing the defect(s).
    - e. A copy of each and every report you have obtained from any inspector or engineer.
  3. When a request for warranty performance is filed and the alleged defect cannot be observed under normal conditions, it is your responsibility to substantiate that the need for warranty performance exists and to pay both the cost of the substantiation and the cost of correcting any damage done by such substantiation. If the need is properly substantiated, USHP will reimburse your reasonable expenses in this regard.
  4. At any time after USHP receives proper notice of your request for warranty performance, USHP may schedule an inspection of the alleged defect. You must fully cooperate with USHP by providing reasonable access for such inspection and by providing any information requested of you by USHP regarding such defect.
  5. The **Purchaser** assumes all liability for unauthorized repairs and service fees.
  6. A coverage determination will be provided to the **Purchaser** within thirty (30) days following USHP's receipt of the inspection report and any additional information USHP feels is relevant for USHP to determine coverage.
  7. If USHP determines that an **Unresolved Warranty Issue** exists, either you or USHP may request arbitration. Arbitration is the sole recourse for an unresolved warranty issue. It is in lieu of court proceedings, the right to which is hereby waived, and the findings of the Arbitrator are final and binding on all parties. Refer to the **Arbitration** section described in the **Key Estates Certified Warranty Coverage**.

# CERTIFIED INSPECTION PROCEDURES



The Key Estates Certified Appliance, Mechanical Systems, and Structural Defect Warranty Program requires certified inspections prior to enrollment in the Warranty Program. The certified inspections are based on the coverage options selected as described below

## ▷ APPLIANCE AND MECHANICAL SYSTEMS CERTIFIED INSPECTION

The certified inspection for Appliance and Mechanical Systems Coverage is performed by Key Estates at no cost. Prior to acceptance for coverage, Key Estates will conduct a certification/inspection of the requested appliances and mechanical systems which will include a visual review of all submitted photographs/video, a review of relevant product literature, and a determination of any product recalls. Photographs/videos of each requested appliance and mechanical system including model and serial numbers, unless otherwise noted, are required by Key Estates. Based on the inspection completed by Key Estates, a determination will be made as to whether or not the requested appliances and/or mechanical systems are certified for enrollment in the Warranty Program.

## ▷ STRUCTURAL HOME INSPECTION

The Structural Home Inspection is a thorough home inspection evaluating the structural components including an inspection of exterior and interior items.

The Structural Home Inspection can be selected separately or in conjunction with either the Appliance and Systems Coverage or the Structural Coverage or both. The **Purchaser** but also be aware that in order to secure Structural Coverage, the Structural Inspection **MUST** also be selected, paid for and completed prior to the issuance of the warranty. The cost of the inspection must be paid when ordered.

## WARRANTY COVERAGE

The covered Structural Components are determined in accordance with the definition of a Major Structural Defect and exclusions that apply as described in the Structural Coverage section of the warranty.



## ▷ ITEMS TO BE INSPECTED

### • STRUCTURAL COMPONENTS:

The Engineer will inspect the structural components including the foundation and framing. The inspection may include probing a representative number of structural components where deterioration is suspected or where clear indications of possible deterioration exist. The Engineer will not probe in areas where such action would damage any finished surface or where no deterioration is visible. The Engineer's Report will include a description of the foundation, the floor structure, wall structure, ceiling structure, roof structure and the methods used to inspect crawl spaces and attics.

### • EXTERIOR:

Exterior wall covering, flashing, and trim; all exterior doors; attached decks, balconies, stoops, steps, porches and railings; eaves, soffits and fascias where accessible from the ground level; vegetation, grading, surface drainage, and retaining walls if the potential exists for an adverse effect on the structure; walkways, patios, and driveways; roof covering; roof drainage systems and flashings; skylights, chimneys, and roof penetrations.

### • INTERIOR:

Walls, ceilings, floors; steps, stairways, railings; countertops and representative number of installed cabinets; representative number of doors and windows; garage door and garage door opener.

## RESULTS OF THE INSPECTION REPORT:

An Inspection Report detailing the results of the inspection will be provided to the **Purchaser**. USHP will be notified of any adverse findings that may require repair or replacement prior to the issuance of the **Warranty**. Any defects that are discovered during the inspection must be corrected before any **Warranty** coverage that has been selected and paid for can begin on that particular item. The **Purchaser** of the **Warranty** is responsible for any and all costs associated with the repair and must provide proof to USHP that the appropriate repair has been completed. Proof of appropriate repair is demonstrated by submitting a plan of repair and a certification from the contractor who has made the repair that it was done per the plan. USHP reserves the right to require an Engineer's certified plan of repair and an Engineer's certification of repair.

## ▷ GENERAL LIMITATIONS

The Inspection and Inspection Report are limited to those areas, materials, and components that are visible and readily available. This inspection is not technically exhaustive nor will it be able to identify concealed conditions or latent defects.



# APPLICATION

Certified Warranty #: \_\_\_\_\_

Date Issued: \_\_\_\_\_

## BASIC PLANS

## CONTACT INFORMATION

Enroll this home for the following coverage(s):

Warranty Purchaser is:  Real Estate Professional  Seller  Buyer

- |  |               |                |
|--|---------------|----------------|
|  | <i>1 Year</i> | <i>2 Years</i> |
| <input type="checkbox"/> <b>Appliance &amp; Systems:</b> | \$425         | \$765          |
| <input type="checkbox"/> <b>Structural Components:</b>   | \$175*        | \$320*         |
| <input type="checkbox"/> <b>Structural Inspection:</b>   | \$ _____      | N/A            |

**Property Address:** \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Age of Home: \_\_\_\_\_ Listing Price: \_\_\_\_\_  
 Listing Date: \_\_\_\_\_ Listing Expiration: \_\_\_\_\_  
 Closing Date: \_\_\_\_\_

Check this box if the Free Listing Period Coverage is being selected.

\*Structural Inspection *MUST* also be ordered if **Structural Components Coverage** selected. Call 1-866-394-5135 for details on pricing.

## OPTIONAL Coverage

**Real Estate Professional:** \_\_\_\_\_  
 Agency: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_  
 Key Estates ID #: \_\_\_\_\_  
 Key Estates Signature: \_\_\_\_\_

(Term selected for options must be the same Term as selected for your Basic Plan above):

- |   |          |          |
|---|----------|----------|
| <input type="checkbox"/> Guardian Package             | \$39     | \$69     |
| <input type="checkbox"/> Freezer                      | \$33     | \$59     |
| <input type="checkbox"/> Ice Maker                    | \$17     | \$30     |
| <input type="checkbox"/> Pool Only                    | \$110    | \$198    |
| <input type="checkbox"/> Pool/Spa Combination         | \$138    | \$248    |
| <input type="checkbox"/> Roof Leak Repair             | \$83     | \$149    |
| <input type="checkbox"/> Septic                       | \$39     | \$69     |
| <input type="checkbox"/> Spa Only                     | \$94     | \$168    |
| <input type="checkbox"/> Well Pump                    | \$44     | \$79     |
| <input type="checkbox"/> Each Additional HVAC System  | \$88     | \$158    |
| <input type="checkbox"/> Each Additional Water Heater | \$44     | \$79     |
| <input type="checkbox"/> Each Additional Boiler       | \$88     | \$158    |
| <b>Total Premium Due:</b>                             | \$ _____ | \$ _____ |
| <b>Payment for Inspection:</b>                        | \$ _____ |          |
| <b>Balance Due at Closing:</b>                        | \$ _____ | \$ _____ |

**Seller(s):** \_\_\_\_\_  
 Telephone: Home: \_\_\_\_\_ Cell: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_  
 Authorized Signature: \_\_\_\_\_

**Buyer(s):** \_\_\_\_\_  
 Telephone: Home: \_\_\_\_\_ Cell: \_\_\_\_\_  
 E-Mail: \_\_\_\_\_  
 Authorized Signature: \_\_\_\_\_

## PAYMENT INFORMATION

*Submit payment and completed application to Key Estates at the address listed below or call 1-866-394-5135 to enroll by telephone. If paying by check, please make payable to Key Estates.*

**Check**  
 **Credit Card**  
 Name of Cardholder: \_\_\_\_\_  
 Account #: \_\_\_\_\_  
 Expiration Date: \_\_\_\_\_  
 Billing Address: \_\_\_\_\_  
 City, State, Zip: \_\_\_\_\_  
 Cardholder Signature: \_\_\_\_\_

**Payment at final closing for Warranty coverage (Structural Inspection fee, if applicable, must be pre-paid)**

\*Cost of structural inspection *MUST* be paid at time of order. Balance of Warranty Fee may be paid at closing. Structural inspection will be scheduled once payment is received.

**PLEASE NOTE: Payment must be received within ten (10) days of closing or coverage will not be issued. If payment is not received and a claim is made after closing, coverage will be denied.**

**Please Note: A copy of this application, terms and conditions and a confirmation receipt will be returned to you within 60 days to confirm enrollment, provided Key Estates certifies the inspection of your home. Refer to the Warranty for terms, conditions and limitations.**

**THE MAXIMUM LIMIT OF LIABILITY IS \$25,000 FOR ALL CLAIMS MADE UNDER THE APPLIANCE & SYSTEMS WARRANTY AND \$100,000 UNDER THE STRUCTURAL WARRANTY.**

**Please Note:** The Effective and Expiration Dates for this Warranty are defined in "Key Estates Certified Warranty Coverage – Sections: Repair Coverage and Term" and will be listed in the Confirmation Letter sent by Key Estates to the Purchaser upon receipt of the Key Estates Certification, the completed application and applicable fees. Seller's Coverage is available for 180 days from the listing date. The Real Estate Professional may receive a fee for services rendered in marketing & administering the sale of this Warranty from Key Estates. By submitting this application, the parties to this real estate transaction certify that all covered appliances, systems and structural components, if applicable, are sound and in good working order at the time of Warranty purchase and that the coverage as outlined in the Warranty is accepted.

If the Structural Inspection component is selected and paid for, the Structural Inspection will be performed by a qualified engineer, who will prepare a written report of the findings of the inspection for the Purchaser. A summary of this report will also be provided to Key Estates to assist with the evaluation and issuance of any extended warranty coverage also selected by the Purchaser. By submitting this application, the parties to this real estate transaction agree to this disclosure.

**REFUSAL OF EXTENDED WARRANTY:** The Warranty and all its options have been presented to me and I decline such coverage. I agree to hold harmless the Real Estate Professional in the event of any future Covered Failures which may otherwise have been covered.

Homebuyer Signature: \_\_\_\_\_

Administered by USHP, LLC: 5300 Derry Street, Harrisburg, PA, 17111  
Toll Free: 866-394-5135 Local: 717-561-3896

<b>Office</b>	Date Received _____	Amount Paid _____
<b>Use</b>	Check # _____	
<b>Only</b>	Account Executive _____	

# Coverage from the Industry *expert* in Home Warranties!



## KEY ESTATES IS YOUR KEY TO TOTAL HOME PROTECTION



**CONTROL OVER SERVICE** – The Homeowner selects the repair provider to use; and there are NO claim forms to complete.

**SIMPLICITY** – One short application enrolls your home.

**ECONOMICAL** – Coverage today can save hundreds of dollars in repair or replacement bills tomorrow.

**FLEXIBILITY** – Various terms and options are available.

**TRANSFERABLE** – Increases the value of the home for resale.

**TRUSTED RESOURCE** – Key Estates is a trusted Affiliate of Residential Warranty Company, LLC, a leader in new home warranty protection for over 37 years.



Questions? Call us at 866-394-5135 or Email [sales@KeyEstatesWarranty.com](mailto:sales@KeyEstatesWarranty.com)

[www.KeyEstatesWarranty.com](http://www.KeyEstatesWarranty.com)

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Offered through Key Estates Certified Properties, LLC  
Administered by USHP, LLC  
Insured by Western Pacific Mutual Insurance Company, RRG

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