

COVERAGE FOR: Minnesota and North Dakota

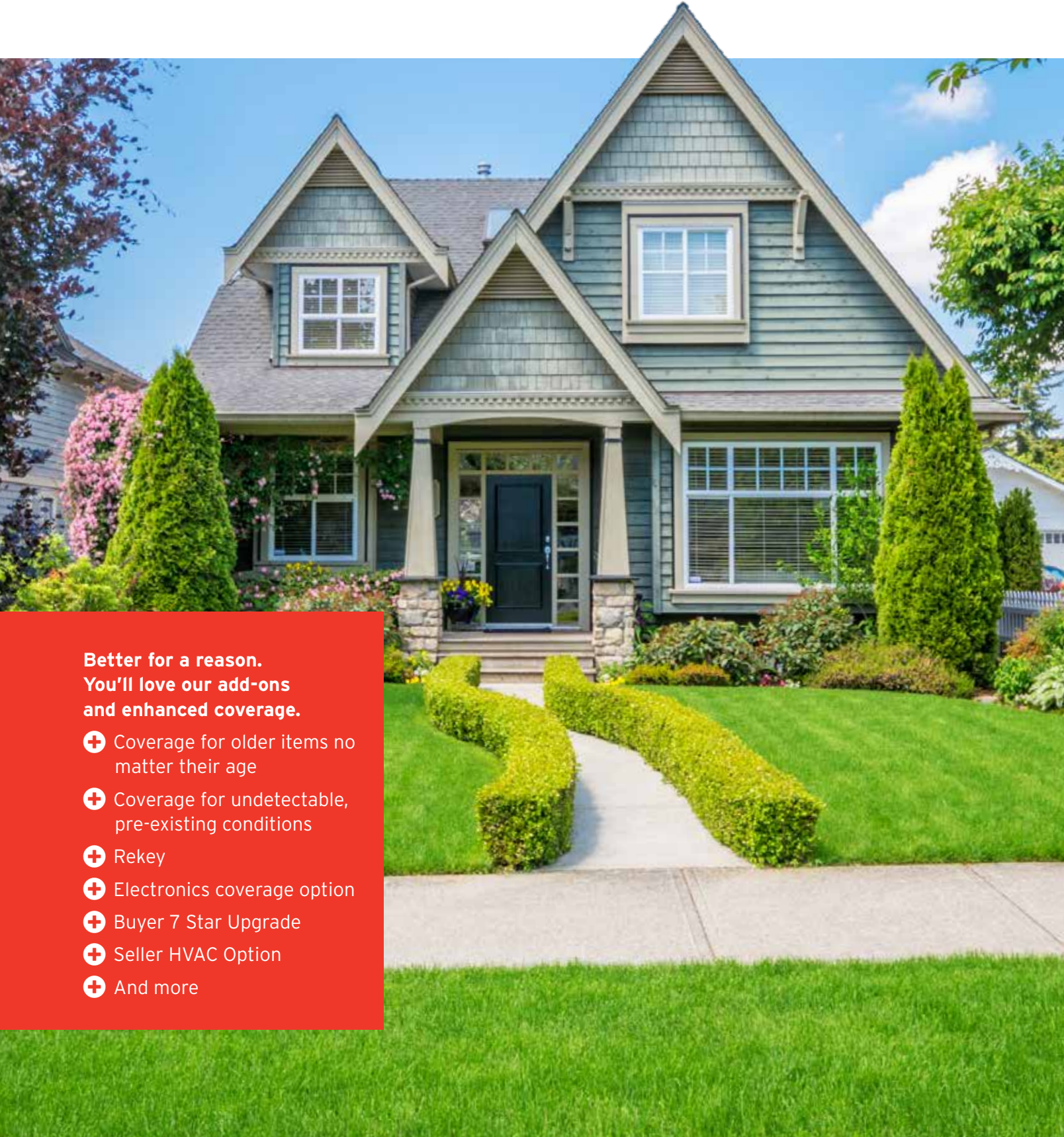


EXCEPTIONAL HOME PROTECTION AND SERVICE.

An HSASM home warranty can help protect your budget from unexpected costs.

**Better for a reason.
You'll love our add-ons
and enhanced coverage.**

- + Coverage for older items no matter their age
- + Coverage for undetectable, pre-existing conditions
- + Rekey
- + Electronics coverage option
- + Buyer 7 Star Upgrade
- + Seller HVAC Option
- + And more



Home systems and appliances will break, but they don't have to break your budget.

What is a home warranty?

A home warranty is a one-year service contract that covers the cost to repair or replace covered parts of home systems and appliances that break down over time.

What types of homes are covered?

We cover single-family homes,* older homes, condos, townhomes, duplexes, triplexes, and fourplexes, new construction, and mobile homes.**

Do I need a home warranty?

We think so. In fact, 1 in 4 new home buyers use their home warranty within the first 60 days of coverage.

What's not covered?

An HSA home warranty provides valuable coverage; however, not all services and failures are covered. For a complete understanding of your HSA home warranty, read the sample contract portion of this brochure. As examples, the following services:

- ✘ **Do not qualify for coverage:** Normal maintenance or cleaning, drain line stoppages due to roots
- 🚫 **May not qualify for repair:** Improper installation, code violations
- 💰 **May incur additional costs:** Disposal of replaced equipment, modifications required to fit new equipment, code violations, permit fees, coolant evacuation and recovery

Several of the above services are available in our Buyer 7 Star Upgrade. Review its coverage, limitations and exclusions on page four.

How does it work?

With coverage from HSA, you know exactly what to do when things go wrong. It's as simple as this:



Request service online at myhomewarranty.com or by phone at 800.367.1448. Pay your Trade Call Fee.



We assign a local, qualified contractor.



On an approved claim, your covered home system or appliance is repaired or replaced.



REGISTER ONLINE AT MYHOMEWARRANTY.COM.

Accessing your HSA home warranty account is just a few convenient clicks away.

Repair or replacement is subject to contract limitations and exclusions. See plan for details.

*Single-family homes are subject to 10,000 sq. ft. maximum.

**Condos/Townhomes/Mobile homes are subject to 5,000 sq. ft. maximum.



HSA is committed to delivering exceptional service every step of the way. When you're in need of a repair, you'll find our commitment to quality throughout the process.

Buyer Benefits

Showings, walk-throughs and inspections are important steps to buying your next home, but they don't uncover all issues and they can't predict what will happen. Make sure your new home is covered by an HSA home warranty. And, if the seller hasn't included it with the sale, add this valuable protection yourself.

- **Confidence** in the home you're buying because you have a plan for covered breakdowns. There are a lot of decisions that come with homeownership. This is an easy one.
- **Our workmanship guarantee.** If there's an issue with a completed repair within 30 days of service, we'll send a contractor back out for free.
- **Quality service.** HSA is available 24 hours a day, 7 days a week to help you schedule a diagnosis for your covered breakdown.
- **The reliability of a nationwide network** of qualified, independent home service contractors. There's no need to research different vendors for repair or replacement assistance – HSA has done that for you.

Seller Benefits

Placing an HSA home warranty on your home during its listing period can help reduce many out-of-pocket expenses you may experience from unexpected covered breakdowns and repairs.

- **Mitigate unexpected, covered issues** from the home inspection to help keep your sale on track.
- **Maintain your budget** by managing the potentially high costs of covered repairs on your included systems and appliances.
- **Market your listing more effectively** by confirming your home is covered against unexpected, covered breakdowns.
- **Focus on your next home** and upcoming move.

Even the best homes come with surprises. Be prepared for unexpected costs.

ONE-YEAR BASIC PLAN (SFH) \$100 Trade Call Fee	BUYER \$545	BUYER/ SELLER \$545	BUYER 7-STAR UPGRADE \$149
Central heat, central air/heat pump and thermostat	✓	Add Seller HVAC Option \$60	Central air: refrigerant recovery and non-ducted window or wall air conditioner
Ductwork and attached humidifier	✓		Central heat and air: registers, grills, filters, and heat lamps
Toilet tank and bowl (builder's standard); wax ring seals	✓	✓	Mismatched heating and air conditioning systems
Plumbing parts	✓	✓	Crane charges for rooftop air conditioning or heating equipment
Polybutylene leaks	✓	✓	\$500 toward modifications on central heat, air or water heater
Water, gas, drain, and waste lines	✓	✓	\$250 toward code violations
Routing of drain line stoppages	✓	✓	Permits up to \$250 per occurrence
Water heater, instant hot water dispenser, and sump pump	✓	✓	Improper installations/modifications
Failures due to water heater sediment	✓	✓	Removal and disposal of replaced equipment
Whirlpool bathtub	✓	✓	Garage door opener: hinges, springs, keypad, and remote transmitter
Electrical system	✓	✓	Refrigerator: refrigerant recovery and ice maker/beverage dispenser
Attic fans, exhaust fans, and ceiling fans	✓	✓	Faucets and showerheads (replaced with chrome builder's standard)
Garage door opener	✓	✓	Trash compactor lock/key assembly and bucket
Lighting fixtures, central vacuum, doorbell, burglar, and fire alarm	✓	✓	Dishwasher racks, baskets, and rollers
Refrigerator	✓	✓	Built-in microwave interior lining, door glass, clock and shelves
Trash compactor	✓	✓	Oven/range interior lining, clocks, rotisseries, racks, handles, knobs, and dials
Dishwasher	✓	✓	Toilets replaced with like quality
Garbage disposal	✓	✓	Smoke alarms
Oven, stovetop/range	✓	✓	
Built-in microwave oven	✓	✓	
Covered item failures due to lack of maintenance	✓	✓	
Covered item failures due to rust and corrosion	✓	✓	
Rekey (up to 6 keyholes and 4 identical keys)	✓	✓	
Roof leaks*	✓	✓	

SELLER HVAC OPTION \$60	
Central heat, central air/heat pump and thermostat, ductwork, and attached humidifier	✓

See the plan contract at onlinehsa.com, or read the sample contract included in this brochure for coverage details, including service fees, limitations and exclusions. Charges for non-covered items may apply.
*Not available for condos/townhomes/mobile homes.

Coverage Terms
Buyer Coverage: Effective the date of closing and continues for 12 months. Renewable annually.
Seller Coverage: Effective the date of application and continues for up to 6 months. Seller coverage may be extended at the sole discretion of HSA.

Coverage Options

The extras you want.

We made our coverage buildable because every home is different. Start with our basic plan, and then add on to it to complete your home warranty coverage to create a plan that perfectly fits your home.

Optional Coverage

- > **Buyer 7 Star Upgrade** adds increased coverage on some appliances and home system components, includes improper installations and repairs, removal and disposal of replaced equipment, and more
- > **Seller HVAC Option** for heating and A/C coverage while a home is on the market
- > Electronics Protection Plan*
- > Pool coverage**
- > And more

Special Member Offers

An HSA home warranty gives you the comfort of knowing you're protected – and the convenience of being prepared for what's beyond the breakdowns with home services, like:

- + Pre-season HVAC tune-ups[†]
- + Smart home tech installation and setup services[‡]
- + New appliance and air filter discounts



Smart home tech installation and setup services



Pre-season HVAC tune ups



Seller HVAC Option



Electronics Protection Plan



Pool Coverage



Discounts on new appliances

BUYER OPTIONS	
Electronics Protection Plan	\$216
Water well pump/septic system	\$100
Water softener	\$40
Electronic air cleaner	\$40
Clothes washer/dryer	\$70
Home freezer	\$40
Hot tub	\$125
Swimming pool	\$150
Pool/hot tub combination (must share common mechanicals)	\$175

Repair or replacement is subject to contract limitations and exclusions. See plan for details.

***Electronics Protection Plan:** The Electronics Protection Plan is provided by Allstate Protection Plans and can only be purchased in conjunction with an HSA home warranty. Plan is subject to a \$2,000 per claim limit and a \$5,000 aggregate claim limit. For buyer use only.

****Pool coverage:** Pool coverage is available for buyers only.

†**Pre-season HVAC tune-ups:** Tune-ups are provided by a third party and available seasonally (spring: A/C; fall: heating) for \$75 per unit. Please visit <https://www.onlinehsa.com/additional-services/> to learn more.

‡**Smart home tech installation and setup services:** Smart home tech installation and setup services are provided by a third party. Not available in all areas.



Home Warranty Application

EASY ENROLLMENT OPTIONS

Online: own.onlinehsa.com

Phone: 800.367.1448

Mail WITH payment: HSA, P.O. Box 650993 • Dallas, TX 75265-0993

Mail WITHOUT payment: HSA, 1524 US HWY 30 E • Carroll, IA 51401

HSA Policy Number (for your reference)

PROPERTY INFORMATION (REQUIRED)

Property Address to be Covered

City State Zip

Listing Expiration Date (if selling)

REAL ESTATE PROFESSIONAL INFORMATION

COOPERATING REAL ESTATE ASSOCIATE: BUYER SELLER

Real Estate Company Information

Main Office Number Agent Mobile Phone Number

Agent Name Agent Email

COOPERATING REAL ESTATE ASSOCIATE: BUYER SELLER

Main Office Number Agent Mobile Phone Number

Agent Name Agent Email

CLOSING INFORMATION

Escrow/Closing/Title Company

Main Office Phone Number Fax Phone Number

ESTIMATED CLOSING DATE Closing Number

Closing Representative Name Email Address

SELLER INFORMATION

First Name Last Name

Phone Number Email Address

Mailing Address - Only if different from covered property

BUYER INFORMATION

First Name Last Name

Phone Number Email Address

Mailing Address - Only if different from covered property

*If the upgrade package has been selected and the property is a multiple family dwelling, the upgrade must be purchased for each unit.

**Not available on multi-year properties.

†Not available for condos/townhomes/mobile homes.

SELECT COVERAGE DESIRED: \$100 Trade Call Fee

COVERAGE: Buyer and Seller Coverage Buyer Coverage Only
(Seller Coverage is not available for multi-family dwellings.)

	1 YEAR	2 YEAR	NEW CONSTRUCTION (YEARS 2-4) <small>(Coverage begins one year after closing)</small>
Single family (SFH)	<input type="checkbox"/> \$545	<input type="checkbox"/> \$1,090	<input type="checkbox"/> \$670
Condo/townhome/mobile home	<input type="checkbox"/> \$505	<input type="checkbox"/> \$1,010	<input type="checkbox"/> \$620
Duplex	<input type="checkbox"/> \$785		
Triplex	<input type="checkbox"/> \$1,180		
Fourplex	<input type="checkbox"/> \$1,575		
Call 800.367.1448 for optional coverage pricing.			

SELLER HVAC OPTION

Central heat, air conditioning/heat pump
(Only available when Buyer and Seller Coverage is purchased.)

\$60 \$60

BUYER OPTIONS

Call 800.367.1448 for condo new construction, buyer condo/townhome mobile homes, duplex, triplex, fourplex and coverage pricing.

	SFH	SFH	SFH NEW CONSTRUCTION
BUYER 7 STAR UPGRADE*	<input type="checkbox"/> \$149	<input type="checkbox"/> \$298	<input type="checkbox"/> \$149
Electronics Protection Plan**	<input type="checkbox"/> \$216		
Water well pump/septic system†	<input type="checkbox"/> \$100	<input type="checkbox"/> \$200	<input type="checkbox"/> \$125
Water softener	<input type="checkbox"/> \$40	<input type="checkbox"/> \$80	<input type="checkbox"/> \$50
Electronic air cleaner	<input type="checkbox"/> \$40	<input type="checkbox"/> \$80	<input type="checkbox"/> \$50
Clothes washer and dryer	<input type="checkbox"/> \$70	<input type="checkbox"/> \$140	<input type="checkbox"/> \$85
Home freezer	<input type="checkbox"/> \$40	<input type="checkbox"/> \$80	<input type="checkbox"/> \$50
Hot tub	<input type="checkbox"/> \$125	<input type="checkbox"/> \$250	<input type="checkbox"/> \$155
Swimming pool†	<input type="checkbox"/> \$150	<input type="checkbox"/> \$300	<input type="checkbox"/> \$185
Pool/hot tub combination (Must share common mechanicals)†	<input type="checkbox"/> \$175	<input type="checkbox"/> \$350	<input type="checkbox"/> \$215

TOTAL

Subtotal \$ _____

Total (payment due at closing) \$ _____

Please mail payment in with application.

Coverage Limitations: Some limitations and general exclusions apply to covered items. Please read the sample contract section of this brochure for details.

ACKNOWLEDGEMENT: By application for this contract, seller and/or buyer represent that, to the best of their knowledge, all Component Parts are in Proper Working Order on the date of application for this coverage. Proper Working Order means that the Component Parts are functioning as intended and expected for its age, and within the safety standards as established by the system manufacturer. Further, seller and/or buyer agree that failure to notify Home Security of America, Inc. ("HSA") prior to repair or replacement of any Component Part may result in a refusal of coverage on that Component Part.

HSA discloses to the purchaser of this home warranty, and the purchaser consents and acknowledges by his/her signature that the real estate brokerage associated with the initiating real estate associate may receive a minimal fee for services rendered in marketing or administering the sale of this home warranty plan.

Coverage Desired: Seller and Buyer Coverage Buyer Coverage Only

Applicant signature _____ Date _____

WAIVER: Purchase of this home warranty is not mandatory. HSA home warranty is not the only home warranty available. No other services are contingent upon the purchase of a home warranty. I have reviewed the Home Warranty Protection plan and hereby decline coverage. I agree to hold the real estate broker and real estate professional harmless in the event of a subsequent mechanical failure which otherwise would have been covered under the warranty plan.

Signature _____ Date _____