



Hey,

What's Covered

- Central Air Conditioning
- Water Heater
- Kitchen Refrigerator
- Kitchen Exhaust Fan
- Trash Compactor
- Plumbing System
- Garage Door Opener
- Central Home Heating
- Range/Oven/Cooktop
- Icemaker
- Clothes Washer
- Garbage Disposal
- Doorbell System
- Ductwork
- Built-In Microwave
- Dishwasher
- Clothes Dryer
- Interior Electrical System
- Ceiling Fans

Optional Add-Ons

- Boiler
- Swimming Pool / Spa
- Central Vacuum System
- Secondary Refrigerator
- Septic System
- Well Pump
- Free-Standing Freezer
- Wine Cooler
- Programmable Thermostat
- Additional AC Unit

Helpful Phone Numbers

MEMBER SERVICES

1-888-684-1843

CLAIMS

1-888-319-9239

What To Do When Something Goes Wrong

1

Contact Claims

Call 1-888-319-9239. Have your Contract ID ready.

2

Get Authorization

Repairs done without prior authorization will not be covered.

⚠ IMPORTANT

Never begin repairs before getting approval from HDA. You are responsible for any repairs completed without prior authorization.

Welcome to HomeDrive Assurance.

We're glad you're here. Enclosed is your home warranty booklet — your go-to guide for what's included in your plan, how to request service, and what to expect when a system or appliance needs repair.

Inside, you will find:

- **Coverage details** – what's included in your plan
- **How to request service** – what to do when you need help
- **Maintenance requirements**– how to keep your systems and appliances eligible for coverage

If something in your home breaks down, call us right away at 1-888-743-0302. Our team will walk you through the next steps, help arrange service, and answer any questions along the way.

Keep this booklet somewhere easy to find so it's there when you need it.

You're in good hands. If anything comes up, we're just a call away.

Seller

HomeDrive Assurance LLC
13217 Jamboree Rd #469 Tustin, CA 92782

Administrator

MBA Financial, LLC
15657 N Hayden Road, Ste 1366
Scottsdale, AZ 85260

Claims: 1-888-743-0302
Customer Service: 1-888-684-1843
Roadside: 1-888-905-1415

Declarations

CONTRACT DETAILS

Policy Number:

CONTRACT HOLDER ("YOU", "YOUR")

Customer Name - Primary

Customer Name - Secondary

Customer Phone - Primary

Customer Phone - Secondary

Customer Email Address

Customer Mailing Address

COVERED PROPERTY INFORMATION

Property Address

Year Built

Square Footage

Dwelling Type

Declarations

CONTRACT INFORMATION

COVERAGE LEVEL	DELUXE
DEDUCTIBLE AMOUNT	\$75.00
POLICY EFFECTIVE DATE	
CONTRACT EXPIRATION DATE	
POLICY EXPIRATION	Coverage expires on the CONTRACT EXPIRATION DATE or upon reaching the CONTRACT EXPIRATION MILEAGE, whichever occurs first.
WAITING PERIOD	As specified below in WAITING PERIOD CALENDAR DAYS. Condition must be satisfied.
WAITING PERIOD CALENDAR DAYS	
TOTAL CONTRACT PRICE	
PAYMENT OPTION	<input type="checkbox"/> Paid in Full <input type="checkbox"/> Installment Payment Plan
CANCEL FEE	\$75.00

ADDITIONAL COVERAGE OPTIONS

Boiler	Swimming Pool/ Spa
Central Vacuum System	Secondary Refrigerator
Septic System	Well Pump
Free-Standing Freezer	Wine Cooler
Programmable Thermostat	Additional AC Unit

Surcharges may apply for each Additional Coverage Option (if selected), which will be represented within the total contract premium shown in the Payment Plan Agreement.

CONTACT INFORMATION

Claims Phone

Customer Service Phone

Claims Email

Administrator Mailing Address

Obligor Phone

IMPORTANT NOTICE: THIS IS NOT AN INSURANCE POLICY

This CONTRACT is a home service contract regulated under applicable state home service contract laws, not an insurance policy. The OBLIGOR identified in this CONTRACT is the party financially responsible for COVERED BREAKDOWNS under this CONTRACT.

If YOU have questions about this CONTRACT or wish to verify coverage, please contact the ADMINISTRATOR using the contact information on the DECLARATIONS PAGE.

Seller and Administrator Information

Seller and Administrator contact information is provided in the CONTACT INFORMATION section of the DECLARATIONS PAGE of this CONTRACT.

Definitions

The following terms have specific meaning when capitalized and used within this CONTRACT:

1. **ADMINISTRATOR ("WE", "US", "OUR"):** the party that administers this CONTRACT. This is who YOU contact for all BREAKDOWNS, CONTRACT cancellation requests, and any other questions regarding YOUR CONTRACT. ADMINISTRATOR information is provided in the CONTACT INFORMATION section of the DECLARATIONS PAGE.
2. **BREAKDOWN:** a COVERED ITEM becomes inoperable and unable to perform its designed function.
3. **CONTRACT:** this service CONTRACT that provides the COVERAGE that YOU have purchased from the SELLER.
4. **CONTRACT HOLDER ("YOU", "YOUR"):** the CONTRACT purchaser named as the CONTRACT HOLDER on the DECLARATIONS PAGE.
5. **COVERAGE:** the COVERAGE YOU have purchased as provided by the CONTRACT.
6. **COVERED BREAKDOWN:** a BREAKDOWN of a COVERED ITEM that results in an authorized payment by US to YOU or on YOUR behalf. The Exclusions and Provisions of this CONTRACT detail instances in which a COVERED ITEM will be excluded from qualifying as a COVERED BREAKDOWN.
7. **COVERED ITEM:** any system, appliance, or component of the COVERED PROPERTY that is specified as covered in the Schedule of Coverages and authorized by US for repair or replacement.
8. **COVERED PROPERTY:** the residential dwelling and attached or detached garage identified by the Property Address on the DECLARATIONS PAGE, including its permanently installed systems, appliances, and components, but excluding any other detached structures, outbuildings, or guest houses unless specifically identified on the DECLARATIONS PAGE.
9. **DECLARATIONS PAGE:** the page of this CONTRACT titled DECLARATIONS.
10. **DEDUCTIBLE:** a portion of the COVERED BREAKDOWN YOU are required to pay per covered claim, as listed on the DECLARATIONS PAGE of this CONTRACT.
11. **DOMESTIC GRADE:** items manufactured and marketed solely for use in a residential single-family dwelling. Equipment classified by the manufacturer as commercial grade, industrial grade, or professional grade does not qualify as DOMESTIC GRADE, regardless of where it is installed.

12. EMERGENCY: a BREAKDOWN of a COVERED ITEM that results in a complete loss of heating, cooling, plumbing, or a substantial loss of electrical service, or any other covered condition that renders the COVERED PROPERTY uninhabitable, as determined by the ADMINISTRATOR.

13. OBLIGOR: National Administrative Service Company, LLC (located at 5500 Frantz Road, Suite #120, Dublin, OH 43017) is the OBLIGOR that is responsible for meeting the obligations provided to perform under this CONTRACT. The OBLIGOR and the ADMINISTRATOR are the same entity for purposes of this CONTRACT.

14. SELLER: the company from whom YOU purchased this CONTRACT, as identified on the DECLARATIONS PAGE.

15. SERVICE PROVIDER: the licensed, bonded, and insured entity responsible for providing repair or replacement services under this CONTRACT.

Schedule of Coverages

Major brands of equipment will be covered under this CONTRACT subject to availability of repair parts. Only those items specifically named as covered are eligible for COVERAGE.

Those items listed as Not Covered are examples and not an all-inclusive list. This listing does not in any way limit OUR right to decline coverage for items not specifically mentioned.

Note: Component sections denoted with † indicate an optional additional COVERAGE that must be purchased at the time of sale, and the corresponding box on the Declarations Page, section Additional Coverage Options, must be checked to qualify for coverage.

1. COOLING/HEATING SYSTEMS

A. Central Air Conditioning (includes Heat Pumps):

COVERED: (Electric only) COVERAGE is available on residential cooling systems not exceeding a five (5) ton capacity. Condenser, defrost heating element, standard thermostat, fuse, relay, transformer, motors, compressor, pulleys, timer, fan control, bearings, fluid pump, switches, electrodes, semi-conductors, rectifiers, and electronic circuits.

NOT COVERED: All other components, including but not limited to: Ductwork, Gas air conditioning systems, Wi-Fi thermostats, baseboard casings, coils, line driers, portable units, registers, grills, clocks, timers, flues and vents, condenser casings, portable electric air cleaners, filters, humidifiers, service valves, driers, refrigerant, refrigerant line sets, refrigerant reclamation, belts, wiring, wiring harness, circuit breakers, drains, primary and secondary drain pans, drain line stoppages, roof jacks or stands, chilled water systems, unit accessories, improperly sized cooling systems, wall units not ducted when designed to be ducted by the original manufacturer.

B. Central Home Heating:

COVERED: (Gas or Electric) Gas valve, main burner, limit control, pilot burner, thermocouple, flame spreader, regulator, standard thermostat, manifold, fuse, transformer, relay, igniter, sensor, motor, power pack, bearings, pulleys, fan control, pressure control, pressure gauge, low water cut-off, sight glass, coupler, power pile, fluid pump, blower, and heat coil. Only natural gas/propane space heaters used for heating customer's entire residence are covered as central heat.

NOT COVERED: All other components, including but not limited to: Ductwork, Solar heating systems, fireplaces, chimneys, heat lamps, fuel storage tanks, liners, registers, grills, timers, flues and vents, filters, improperly sized heating systems, expansion tanks, free-standing or portable heat units. All components and parts relating to geothermal, water source heat pumps, and pellet stoves.

C. Additional Air Conditioning Unit (includes Heat Pumps)

COVERED: (Electric only) Coverage is available on residential cooling systems not exceeding a five (5) ton capacity. Condenser, defrost heating element, standard thermostat, fuse, relay, transformer, motors, compressor, pulleys, timer, fan control, bearings, fluid pump, switches, electrodes, semi-conductors, rectifiers, and electronic circuits.

NOT COVERED: All other components, including but not limited to: Ductwork, Gas air conditioning systems, Wi-Fi thermostats, baseboard casings, coils, line driers, portable units, registers, grills, clocks, timers, flues and vents, condenser casings, portable electric air cleaners, filters, humidifiers, service valves, driers, refrigerant, refrigerant line sets, refrigerant reclamation, belts, wiring, wiring harness, circuit breakers, drains, primary and secondary drain pans, drain line stoppages, roof jacks or stands, chilled water systems, unit accessories, improperly sized cooling systems, wall units not ducted when designed to be ducted by the original manufacturer.

2. APPLIANCES AND OTHER SYSTEMS

D. Water Heater:

COVERED: (Gas or Electric) Gas valve, main burner, limit control, pilot burner, thermocouple, flame spreader, regulator, standard thermostat, manifold, relief valve, vent damper, and electrical heating element.

NOT COVERED: All other components, including but not limited to: Solar water heaters, oil-fired water heaters, secondary holding or storage tanks, anode rods, noise, thermal expansion tanks, fuel

storage tank, heat recovery units, flues, piping, insulation, and T&P; discharge lines.

E. Oven/Cooktop:

COVERED: Surface gas valves, main burner, pilot burner, oven safety valves, burner tubes, spark modules, electric infinite switches, thermocouple, manifold transformer, relay, regulator, standard thermostat, igniter, fuse, sensor, power pack, seals, surface unit controls, programmed cooking controls, heating elements, internal wiring.

NOT COVERED: All other components, including but not limited to: Clocks, meat probe assemblies, rotisseries, racks, handles, knobs, sensi-temp burners, orifices, burner caps, burners, cosmetic issues such as scratches, dents, chipping or breakage to an oven door or glass/ceramic cooktop.

F. Built-In Microwave:

COVERED: Door interlock electrical switch, touch pad/controller, diode, control board, transformer/inverter, stirrer motor, magnetron fan motor, related electrical parts.

NOT COVERED: All other components, including but not limited to: Countertop units, door glass, clocks, filters, door handle, rotisseries, interior linings, or cosmetic issues such as scratches, dents, or chipping.

G. Kitchen Refrigerator – excluding icemaker :

COVERED: Condenser, defrost heating element, thermostat, fuse, relay, transformer, motor, compressor, timer, fan control, bearings, pump motor, switches, electrodes, semi-conductors, rectifiers, valves, and electronics circuits.

NOT COVERED: All other components, including but not limited to: Chilled water dispensing and respective equipment, defrost drain tubes, gaskets, seals, doors, icemakers and controls, filters, door handle, food spoilage, media centers, or cosmetic issues such as scratches, dents, or chipping.

H. Ice maker (In Refrigerator or Stand Alone):

COVERED: Mold and heater assembly, refill bearing, ice stripper, heating element, microswitch, ejector, wiring harness, ejector motor, mounting module, ejector gear, and lever arm.

NOT COVERED: All other components, including but not limited to: Springs, hinges, liners, baskets, racks, rollers, handles, or shelves.

I. Dishwasher:

COVERED: Heating element, pump, thermostat, thermal fuse, washer, drain valve, motor assembly, door switch interlock, timer, float switch, inter valve, internal hoses, control panel and related electrical parts.

NOT COVERED: All other components, including but not limited to: Baskets, filter, hard water deposits, iron deposits, rollers, racks, or cosmetic issues such as scratches, dents, or chipping.

J. Kitchen Exhaust Fan:

COVERED: All internal related electrical parts, including belts, fan motors, motors, switches, relays and control boards.

NOT COVERED: All other components, including but not limited to: Rooftop exhaust units, filters, or cosmetic issues such as scratches, dents, or chipping.

K. Interior Electrical System:

COVERED: All interior AC wiring including receptacles, switches, fuses, single and two pole breakers.

NOT COVERED: All other components, including but not limited to: Fixtures; attic or whole house exhaust fans; door bells; intercom systems; alarm systems; central vacuum systems; audio/video/computer wiring or cable; direct current (DC) wiring and systems; exterior wiring and components; telephone wiring; inadequate wiring capacity; power failure/shortage or surge; low voltage systems (including wiring and relays); load control devices; electrical generation systems; solar electrical systems; timers; touch pad assemblies; remote controls or failure caused by circuit overload.

L. Plumbing System:

COVERED: All interior plumbing including angle stops, risers, waste vents, p-traps assemblies, and interior hose bibs.

NOT COVERED: All other components, including but not limited to: Fixtures or stoppages, all piping and plumbing outside of the perimeter of the foundation or below the foundation of the home, bath tubs, gas lines, caulking or grouting, toilets and toilet parts, holding and pressure tanks, jet pumps, laundry tubs, lawn sprinkler systems, pressure regulating devices, conditions of excessive or insufficient water pressure, exterior hose bibs, or water supply lines to the refrigerator, sewage backup. We are not responsible for any repair work which must be executed to access interior lines or pipes.

M. Central Vacuum System †:

COVERED: All mechanical system components and parts.

NOT COVERED: All other components, including but not limited to: ductwork, hoses, blockages, accessories.

N. Doorbell System:

COVERED: All components and parts, except as noted as Not Covered.

NOT COVERED: All

other components, including but not limited to: Any audio/video surveillance systems, intercom systems, or computer/monitors working in conjunction with the doorbell system.

O. Septic System †:

COVERED: Sewage ejector pump, jet pump, aerobic pump, septic tank, and line from house.

NOT COVERED: All other components, including but not limited to: leach lines, field lines, lateral lines, tile fields and leach beds, insufficient capacity, clean out, pumping, sewage backup.

P. Trash Compactor:

COVERED: Removable buckets, lock, and key assemblies.

NOT COVERED: All other.

Q. Programmable Thermostat †:

COVERED: Electronic or programmable thermostat that works in conjunction with a covered heating system or air conditioning/cooler or built-in wall unit.

NOT COVERED: All other components.

R. Swimming Pool and/or Spa †:

COVERED: Coverage applies to above ground, accessible working components and parts of the heating, pumping and filtration system as follows: heater, pump, motor, filter timer, blower, timer, valves (limited to back flush, actuator, check, and 2 and 3-way valves), relays and switches, pool sweep motor and pump, above ground plumbing pipes and wiring.

NOT COVERED: All other components, including but not limited to: portable or above ground pools/spas, control panels and electronic boards, lights, liners, filter, gaskets, maintenance, structural defects, solar equipment, jets, ornamental fountains, waterfalls and their pumping systems, pool cover and related equipment, fill line and fill valve, built-in or detachable cleaning equipment such as but not limited to pool sweeps and pop up heads, turbo valves, skimmers, chlorinators, and ionizers, fuel storage tanks, disposable filtration

mediums, cracked or corroded casings, grids, cartridges, heat pump, salt water systems.

S. Well Pump †:

COVERED: All components and parts of well pump utilized for main dwelling only.

NOT COVERED: All other components, including but not limited to: holding or storage tanks, digging, locating pump, pump retrieval, re-drilling of wells, well casings, pressure tanks, pressure switches and gauges, check valve, relief valve, drop pipe, piping or electrical lines leading to or connecting pressure tank and main dwelling including wiring from control box to the pump, booster pumps, well pump and well pump components for geothermal and/or water source heat pumps.

T. Clothes Washer:

COVERED: Water level switch, water inlet valve, water temperature switch, drive basket, brakes, clutch assembly, timer, sequencer, lid switch and actuator, touch pad, control board, power supply, motor, pump coupling, drive belt, and related electrical parts.

NOT COVERED: All other components, including but not limited to: removable mini-tubs or buckets, agitator, wigwag, boot seal, soap dispensers, filter screens, knobs and dials, damage to clothing, water flow restrictions due to mineral deposits, drawers, or cosmetic issues.

U. Clothes Dryer:

COVERED: Gas valve, main burner, pilot burner, thermocouple, manifold, transformer, relay, regulator, standard thermostat, igniter, fuse, sensor, power pack, drive belt, surface limit control, motor, bearings, pulleys, controls, timer and electrical heating element.

NOT COVERED: All other components, including but not limited to: venting, knobs and dials, seals, damage to clothing, lint screens, dryer cabinet fragrance/humidity center or cosmetic issues.

V. Garage Door Opener:

COVERED: All mechanical and electrical components including chain, belts, door arm, trolley, control board, motor, gear assembly and sensors.

NOT COVERED: All other components, including but not limited to: cables, springs, handles, wheels, wheel track, track assembly, doors, hinges, remote transmitters, frequency interference, lights, or exterior mounted key pads.

W. Ductwork:

COVERED: Accessible ductwork from cooling and/or heating unit to point of attachment to registers or grills.

NOT COVERED: All other components, including but not limited to: Insulation; asbestos covered ductwork; registers; grills; dampers; improperly sized ductwork; diagnostic testing of, or locating leaks to ductwork, including as required by any law, regulation, ordinance or code or when required due to the installation or replacement of system equipment; ductwork outside the perimeter of the home or crawl space; collapsed or crushed ductwork; ductwork damaged by moisture or rodents/animals/insects. We will only repair unobstructed and accessible ductwork. Obstructions include, without limitation, walls, floors, ceilings, built-in appliances, systems, and cabinets.

X. Ceiling Fans:

COVERED: Ceiling fan motors and controls (replaced with builders standard).

NOT COVERED: All other components, including but not limited to: Remote transmitter units, light fixtures on ceiling fans, removable attachments and wall fans.

Y. Garbage Disposal:

COVERED: All mechanical and electrical components and parts.

NOT COVERED: All other components, including but not limited to: Problems and/or jams caused by bones and foreign objects other than food.

Z. Freezer (Free-Standing) †:

COVERED: All parts and components that affect the operation of the unit.

NOT COVERED: All other components, including but not limited to: Icemakers, crushers, dispensers and related equipment; internal shell; racks; shelves; glass and/or glass displays; lights; knobs and caps; dials; doors, door handles, door hinges, door seals and gaskets; condensation pans; clogged drains and/or clogged lines; grates; food spoilage; refrigerant and/or disposal and recapture of refrigerant.

AA. Wine Cooler †:

COVERED: Condenser, defrost heating element, thermostat, fuse, relay, transformer, motor, compressor, timer, fan control, bearings, pump motor, switches, electrodes, semi-conductors, rectifiers, valves and electronics circuits.

NOT COVERED: All other components, including but not limited to: kitchen refrigerator, insulation, racks, shelves, lights, beverage dispensers and respective equipment, defrost drain tubes, gaskets, seals, doors, icemakers and controls, filters, door handle, food/beverage spoilage and refrigerant capture, reclaim and disposal, media centers, or cosmetic issues such as scratches, dents, or chipping.

BB. Secondary Refrigerator – not including icemaker

COVERED: Condenser, defrost heating element, thermostat, fuse, relay, transformer, motor, compressor, timer, fan control, bearings, pump motor, switches, electrodes, semi-conductors, rectifiers, valves, and electronics circuits.

NOT COVERED: All other components, including but not limited to: Chilled water dispensing and respective equipment, defrost drain tubes, gaskets, seals, doors, icemakers and controls, filters, door handle, food spoilage, media centers, or cosmetic issues such as scratches, dents, or chipping.

CC. Boiler †:

COVERED: All mechanical system components and parts.

NOT COVERED: All other components, including but not limited to: components which are part of the heating system and not part of the boiler, including but not limited to water feeders, thermostats, relays, zone valves, expansion tanks, piping, valves, fittings, external wiring, and additional circulators.

Exclusions and Provisions

The following are exclusions under this Home Service Contract:

1. The performance of routine maintenance including the cleaning of coils, clearing drain lines, changing filters, or adding or draining refrigerant for appliances or HVAC units.
2. This CONTRACT only covers residential properties including single family homes, townhomes, or condominiums, for the respective square footage as shown in the Dwelling Type. Properties whose primary and predominant use is for business, commercial, or institutional purposes --- including but not limited to day care facilities, group homes, rest homes, churches, schools, or sorority/fraternity houses --- are not covered. Incidental or occasional business use of a property that is primarily used as a personal residence does not disqualify the property from COVERAGE. Common areas or items shared by non-purchasers of this CONTRACT will not be covered. COVERAGE is for occupied residences only, defined as the CONTRACT HOLDER's primary or secondary residence. Properties that are vacant, unoccupied for more than sixty (60) consecutive days, or used solely as a rental or investment property are not eligible for COVERAGE.
3. Breakdowns, failures, or stoppages due to chemical or sedimentary build up or failure to clean or maintain as specified by the equipment manufacturer.
4. Missing parts or structural changes.
5. Any appliance or system deemed or classified by the manufacturer as commercial.
6. Upgrades, nor for the cost of construction, carpentry, or other modifications made necessary by existing equipment or installing different equipment.
7. The restoration of wall coverings, floor coverings, tiles, countertops, paint, cabinets, or the like, or the repair of any other cosmetic defects.
8. Consequential, secondary, indirect, or direct damages, injury or illness including, but not limited to, loss of income, utility bills, additional living expenses, personal or property damage caused by delays, non-availability of parts, failure to service, labor difficulties and other conditions beyond OUR control.
9. The lack of capacity, adequacy, efficiency, design or improper installation of any system, appliance, or electronic equipment.
10. Any material, parts or labor required as a result of: abuse, misuse, vandalism, freezing, fire, wind, water, lightning, ice, snow, explosion, mud, earthquake, pet damage, pest damage, acts of God, power or water fluctuations, and flooding.

- 11. Any material, parts or labor required for:** damage caused by equipment not covered; damage to exterior surfaces; repairs covered by manufacturer's recall, warranty, or other service agreement. This CONTRACT does not cover accessories such as knobs, buttons, handles, shelves, drawers, racks, inner door liners, etc. nor maintenance items, such as filters.
12. Failures due to rust or corrosion within the first sixty (60) days from the initial CONTRACT EFFECTIVE DATE.
13. Any service or repair associated with hazardous material treatment, removal, or disposal.
14. Electronic or computerized home management systems including, but not limited to, energy, lighting, security, appliances, entertainment, comfort, or audio systems.
15. The diagnosis, repair, removal or remediation of mold, mildew, bio-organic growth, rot or fungus, or any damages resulting from or related to mold, mildew rot or fungus, even if caused by or related to the malfunction, repair or replacement of a COVERED ITEM.
16. Any costs or fees associated with use of cranes needed to install or remove any equipment located on the roof.
17. Failures due to an inherent design flaw from the manufacturer.
18. Sewage backup.
19. This CONTRACT does not cover correcting or upgrading any parts, system, appliance, or electronic equipment in order to comply with any federal, state or local laws, regulations, or ordinances or utility regulations, or to meet changes in efficiency requirements (including but not limited to, heating system efficiency requirements), or to meet current building or zoning codes requirements, or to correct for code violations. This includes any corrections or upgrades at the time of repair, which are required by law, regulation or ordinance. WE are not responsible for service when permits cannot be obtained, nor will WE pay any costs relating to permits.

Limit of Liability

WE will not pay more than the current market value for any appliance, system or COVERED ITEM unless otherwise noted. OUR obligation to pay for the repair or replacement of COVERED ITEMS is subject to the respective limits for each component and will not exceed, in the aggregate, \$5,000 per twelve (12) month period. The first twelve (12) month period begins on the CONTRACT EFFECTIVE DATE, and each subsequent twelve (12) month period begins on the anniversary of that date. The aggregate limit resets to \$5,000 at the beginning of each new twelve (12) month period.

WE have the sole right to determine whether a COVERED ITEM needs to be repaired or replaced. If WE elect to replace a COVERED ITEM, WE are responsible for providing replacement equipment of comparable features, capacity, and efficiency to the failed COVERED ITEM, but WE are not responsible for matching dimensions, brand, color, or non-functional features. Replacement equipment will be of DOMESTIC GRADE and equivalent functional quality, but is not guaranteed to be the same make or model as the original.

WE reserve the right to offer a cash settlement when repair or replacement is not feasible due to unavailability of parts, obsolescence, or similar circumstances. Cash settlements will be based on the cost WE would reasonably expect to incur for equivalent parts and labor through OUR authorized SERVICE PROVIDER network, which may be less than retail cost, up to the Limit of Liability. If YOU disagree with a cash settlement amount, YOU may request a written explanation of the valuation from the ADMINISTRATOR.

This CONTRACT does not cover pre-existing conditions, defects or deficiencies as determined by an in-home inspection. WE reserve the right to obtain a second opinion at OUR expense. WE reserve the right to use qualified SERVICE PROVIDERS, select parts to be used, and to restrict certain makes of equipment used to fulfill all or any part of OUR obligation under the terms of this CONTRACT. WE reserve the right to rebuild a part or component or replace with a rebuilt part or component. The use of non-original manufacturer parts is permitted under this CONTRACT.

WE are not a SERVICE PROVIDER and are not Ourselves undertaking to repair or replace any such systems or components. This CONTRACT does not cover disconnection of appliance(s), nor does it cover the cost of hauling away or disposing of the covered product. This CONTRACT does not cover the cost of opening or closing walls, floors, or ceilings.

All equipment covered by this CONTRACT must be in good working condition as of the CONTRACT EFFECTIVE DATE and be reasonably clean and accessible at the time of service.

Agreement Holder Responsibilities

1. Read the entirety of this agreement. Check YOUR agreement for COVERAGE and familiarize yourself with its terms and conditions. Only the items listed in the Schedule of Coverages are eligible for COVERAGE under this agreement. Verify that both personal contact information and COVERED PROPERTY information is correct and accurate at the time of underwriting this policy. Immediately contact the ADMINISTRATOR at the Customer Service phone number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE if any information is incorrect.
2. YOU, the Agreement Holder, warrant that the appliances and systems are:
 - a. Located within the confines of the main foundation of the COVERED PROPERTY or garage (with exception to the exterior air conditioner, pool or spa equipment);
 - b. In good working order on the CONTRACT EFFECTIVE DATE;
 - c. Properly maintained; and
 - d. DOMESTIC GRADE, as defined in the Definitions section of this CONTRACT.
3. YOU must ensure that WE issue an authorization to proceed with repairs to qualify for COVERAGE. ANY REPAIRS COMPLETED WITHOUT OUR PRIOR AUTHORIZATION WILL NOT QUALIFY FOR COVERAGE.

Instructions in the Event of a Breakdown

1. YOU are required to receive prior approval from US before service work can be performed under this CONTRACT. You should notify US as soon as the problem is discovered. WE will accept service calls at the Claims phone number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE.

EMERGENCY REPAIR: In the event of an EMERGENCY, as defined in this CONTRACT, YOU must contact the ADMINISTRATOR at the Claims phone number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE as soon as the EMERGENCY is discovered. If YOU are unable to reach the ADMINISTRATOR, YOU may take reasonable temporary measures to prevent further damage to the COVERED PROPERTY and must notify the ADMINISTRATOR within twenty-four (24) hours. The ADMINISTRATOR will make reasonable efforts to expedite EMERGENCY service. Appliance failure is not considered an EMERGENCY.

2. Upon request for service, WE will contact an authorized SERVICE PROVIDER within two (2) days during normal business hours and four (4) days on weekends and holidays. The authorized SERVICE PROVIDER will contact YOU to schedule a mutually convenient appointment during normal business hours. WE will determine what repairs constitute an EMERGENCY and will make reasonable efforts to expedite EMERGENCY service. If YOU should request US to perform non-emergency service outside of normal business hours, YOU will be responsible for payment of additional fees and/or overtime charges.

3. WE will assign an authorized SERVICE PROVIDER to perform the service. If YOU prefer to use a different licensed, bonded, and insured service professional, YOU must obtain prior written approval from the ADMINISTRATOR. WE will not reimburse for services performed without prior approval.

4. YOU will pay the DEDUCTIBLE amount listed on the DECLARATIONS PAGE for each COVERED BREAKDOWN. The DEDUCTIBLE is payable to the authorized SERVICE PROVIDER at the time of service. If the BREAKDOWN is determined not to be a COVERED BREAKDOWN, no DEDUCTIBLE is owed; however, YOU may be responsible for any diagnostic fees incurred by the SERVICE PROVIDER.

5. If service work performed under this CONTRACT should fail, WE will make the necessary repairs without an additional DEDUCTIBLE for a period of ninety (90) days on parts and thirty (30) days on labor.

Contract Term & Eligibility

COVERAGE is effective only when BOTH of the following conditions have been satisfied from the POLICY EFFECTIVE DATE and ODOMETER reading listed on the DECLARATIONS PAGE: (a) the waiting period in calendar days listed on the DECLARATIONS PAGE has elapsed; AND (b) the VEHICLE odometer has accumulated at least the waiting period mileage listed on the DECLARATIONS PAGE. Both conditions must be satisfied simultaneously - satisfying one condition alone does not activate COVERAGE under this CONTRACT. Any BREAKDOWN occurring before both conditions are met will not be eligible for coverage regardless of the date or mileage at the time of the BREAKDOWN.

INSURANCE STATEMENT

This service CONTRACT is not an insurance policy.

This CONTRACT has a fixed term. COVERAGE expires automatically on the CONTRACT EXPIRATION DATE or upon the VEHICLE odometer reaching the CONTRACT EXPIRATION MILEAGE, whichever occurs first. No renewal of coverage will occur after expiration. If YOU wish to obtain continued coverage after the expiration of this CONTRACT, YOU must purchase a new contract subject to then-current terms and underwriting.

This CONTRACT is not cancellable by the ADMINISTRATOR solely due to non-payment after the TOTAL CONTRACT PRICE has been paid in full. If YOU have selected the Installment Payment Plan option, the payment terms of the Payment Authorization Agreement govern and failure to make required installment payments may result in cancellation of this CONTRACT as described therein. Please refer to YOUR Payment Authorization Agreement for the payment plan terms.

Cancellation

1. YOU may cancel this CONTRACT by contacting the ADMINISTRATOR, in writing or via phone, using the mailing address or customer service number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE and submitting a request to cancel the CONTRACT, or as otherwise required by law.

a. If cancelled within 30 days of purchase and no claim has been filed, the ADMINISTRATOR shall issue a full refund of the TOTAL CONTRACT PRICE to the CONTRACT HOLDER.

b. If cancelled after more than 30 days have elapsed from the POLICY EFFECTIVE DATE, the refund will be calculated as follows: the TOTAL CONTRACT PRICE will be multiplied by one minus the greater of (i) the number of days elapsed since the POLICY EFFECTIVE DATE divided by the total number of days in the CONTRACT PERIOD, or (ii) the number of miles accumulated since the POLICY EFFECTIVE DATE divided by the total CONTRACT EXPIRATION MILEAGE. The greater consumption percentage represents the earned portion of the CONTRACT. Claims paid and the cancellation fee listed on the DECLARATIONS PAGE will then be deducted from the resulting unearned amount. No refund will be issued if deductions exceed the unearned amount, and no additional amount will be owed by the CONTRACT HOLDER beyond the cancellation fee. Refunds will be issued within 30 days of the cancellation effective date.

Example: TOTAL CONTRACT PRICE = \$2,000. CONTRACT PERIOD = 3 years / 36,000 miles. Cancellation occurs after 1 year (33.3% of term elapsed) and 15,000 miles (41.7% of mileage elapsed). Greater consumption = 41.7% (mileage). Unearned amount = $\$2,000 \times (1 - 0.417) = \$1,166.00$. Less claims paid (\$200) and cancellation fee (\$75) = refund of \$891.00.

2. The ADMINISTRATOR reserves the right to terminate this CONTRACT in the event of misrepresentation by YOU during the contract purchase, misrepresentation by YOU when filing a claim, or if YOUR VEHICLE is discovered to have been modified in a way contrary to the recommendations of the VEHICLE manufacturer.

Dispute Resolution Procedure

If YOU have a dispute regarding a claim decision or any other matter arising under this CONTRACT, YOU may submit a written complaint to the ADMINISTRATOR at the mailing address listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE. The ADMINISTRATOR shall acknowledge receipt of YOUR complaint within ten (10) business days and provide a written response within thirty (30) business days. This procedure does not waive YOUR right to pursue any other remedies available under applicable law.

Transfer of Agreement

1. The CONTRACT HOLDER may transfer this CONTRACT to a new owner of the existing COVERED PROPERTY address, with OUR approval. The decision to approve transfers is entirely within OUR discretion and may be denied for any reason. This CONTRACT is non-transferable to a new address and is only valid for the original COVERED PROPERTY address shown on the DECLARATIONS PAGE.
2. To transfer the CONTRACT, the CONTRACT HOLDER or new COVERED PROPERTY owner must contact US at the Customer Service phone number listed in the CONTACT INFORMATION section of the DECLARATIONS PAGE, and submit the following information and documentation at time of transfer request:
 - a. Proof of the ownership change such as a bill of sale, deed, or title;
 - b. An administrative processing fee of seventy-five dollars (\$75.00).
3. This CONTRACT may not be transferred to a different property. It may only be transferred to a new owner of the same COVERED PROPERTY.
4. YOU may not transfer this CONTRACT to a real estate dealer, property management company, or to the customer of such entity.

General Provisions

1. **Subrogation.** If WE pay or authorize payment for a COVERED BREAKDOWN, WE are subrogated to YOUR rights of recovery against any third party for the cost of such repair or replacement. YOU agree to cooperate fully with US in pursuing any such recovery and shall not waive any rights of recovery against a third party without OUR prior written consent.
2. **Entire Agreement / Integration.** This CONTRACT, together with the DECLARATIONS PAGE, constitutes the entire agreement between YOU and US. No oral statements, representations, or promises made by any person shall be binding upon US unless set forth in writing in this CONTRACT. This CONTRACT may not be modified except in writing signed by the ADMINISTRATOR.
3. **Severability.** If any provision of this CONTRACT is found by a court of competent jurisdiction to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect.
4. **Governing Law.** This CONTRACT shall be governed by and construed in accordance with the laws of the State of Florida, without regard to its conflict of laws principles. To the extent that the laws of YOUR state of residence provide mandatory consumer protections that cannot be waived by contract, those protections shall apply in addition to the terms of this CONTRACT.
5. **Misrepresentation and Fraud.** If YOU make a material misrepresentation or commit fraud in the purchase of this CONTRACT or in the filing of a claim, this CONTRACT shall be void from its inception. In the event of such voiding, WE may recover from YOU all amounts paid on claims under this CONTRACT.
6. **No Third-Party Beneficiary.** This CONTRACT is for the sole benefit of the CONTRACT HOLDER named on the DECLARATIONS PAGE. No SERVICE PROVIDER, contractor, or other third party shall be deemed a beneficiary of this CONTRACT or shall have any right to enforce its terms.
7. **Warranty Primacy / Other Coverage.** This CONTRACT is excess to any manufacturer's warranty, dealer warranty, home builder warranty, or other service agreement, warranty, or guarantee covering the same COVERED ITEM. YOU must exhaust all available warranty coverage before filing a claim under this CONTRACT. WE will not pay for repairs or replacements that are covered under any existing warranty or guarantee.

State-Specific Addendums

PAYMENT AGREEMENT

PAYMENT OPTION SELECTED (as indicated on the DECLARATIONS PAGE):

OPTION A - PAID IN FULL

Total Contract Price	
Payment Date	
Payment Method	

If Option A is selected, the TOTAL CONTRACT PRICE is paid in full at the time of purchase. No recurring payments are required. This CONTRACT is not subject to cancellation by a payment plan provider for non-payment.

**OPTION B - INSTALLMENT
PAYMENT PLAN (MEPCO)**

Payment Plan Provider	SING For Service, LLC a/k/a Mepco
Service Contract #	

Payment Plan Provider	Service Contract #
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SING For Service, LLC a/k/a Mepco	
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BUYER	SELLER	Dealer #
Name:	Name: HomeDrive Assurance LLC	
Address:	Address: 13217 Jamboree Rd #469	
City, State, Zip:	City, State, Zip: Tustin, CA 92782	
Phone:	Phone: 1-888-684-1843	
Email:	Salesperson:	

Initial Payment	Monthly Renewable Payment	Monthly Renewable Payment Due Date

Late Charge: Except as provided below, if you wish to continue your SC and do not make your full Monthly Renewable Payment within five (5) days of its scheduled due date, you will pay a late charge of the lesser of Ten Dollars (\$10.00) or five percent (5%) of the part of the payment that is late.

PAYMENT OPTIONS: You have paid Seller the Initial Payment in the amount set forth above. In order to renew your SC each month, you agree MEPCO can collect Monthly Renewal Payments from you, as scheduled and disclosed above.

Authorization: You hereby authorize MEPCO to make consecutive monthly charges to your credit/debit card or bank account listed below, in the amounts and at the times disclosed in the Payment Schedule above (plus late charges and returned payment charges, if any).

NOTICE TO BUYER

1. Do not sign this Agreement before you read it or if it contains any blank spaces.
2. You are entitled to an exact copy of this Agreement.
3. You have the right to cancel the Service Contract at any time and make no further payments.
4. Keep this Agreement to protect your legal rights.

PURCHASER	SELLER
Signature X	Signature X
Date	Date

ADDITIONAL TERMS AND CONDITIONS

AUTHORIZATION: You agree that we may collect Monthly Renewable Payments from you according to the terms of this Agreement.

LATE CHARGE AND RETURNED PAYMENT CHARGES: You agree to pay the late payment charges specified in the Payment Plan Agreement section of this Policy Booklet. The applicable late charge is based upon your state of residence at the time you enter into or ratify this Agreement.

YOUR RIGHT TO CANCEL; ASSIGNMENT OF RIGHTS: You have the right to cancel the SC at any time in accordance with the terms of the SC. If you exercise the right to cancel the SC, you agree to send written notice of the cancellation to the Administrator and to us.

OUR RIGHT TO CANCEL: If you fail to make any payment when due or subject to the requirement in this section, fail to comply with any provision in the Agreement (default), after notice and any right to cure required by applicable law, we have the right to cancel the SC and take any action permitted by law to collect what you owe, if any.

ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between you and us. It supersedes any other written or oral agreement between the parties.

GOVERNING LAW; ARBITRATION: This Agreement is governed and construed in accordance with federal law and the laws of the state of your residence.

ARBITRATION PROVISION

This Arbitration Provision significantly affects your rights in any dispute with us. Please read this Arbitration Provision carefully before you sign or ratify this Agreement.

EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT.

STATE LAW DISCLOSURES

OHIO: If you reside in Ohio, the following disclosures applies: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers.