



home warranty plan™
BY HISCO HOME WARRANTY



Smarter coverage delivers better protection

- **Our Promise:** never pay a service fee unless we actually make a repair
- Qualifies for E&O Deductible Reduction and Sellers E&O up to \$50,000
- Supplemental Coverage option for added protection you won't find elsewhere



800-831-8200 | www.hiscohw.com

Property-Seller's Information *(Please Print or Type)*

PROPERTY SELLER'S NAME _____

PROPERTY ADDRESS TO BE COVERED _____

CITY _____ STATE _____ ZIP _____

PHONE _____

E-MAIL _____

REAL ESTATE FIRM _____

AGENT'S NAME _____ PHONE (Main Office) _____

AGENT'S E-MAIL _____ FAX _____

ADDRESS _____

Property-Buyer's Information

PROPERTY BUYER'S NAME _____

PHONE _____

E-MAIL _____

PROPERTY BUYER'S ADDRESS _____

CITY _____ STATE _____ ZIP _____

Real Estate Professional Information

REAL ESTATE FIRM _____

AGENT'S NAME _____ PHONE (Main Office) _____

AGENT'S E-MAIL _____ FAX _____

ADDRESS _____

Escrow/Closing Information

COMPANY NAME _____

OFFICER _____ PHONE (Main Office) _____

OFFICER'S E-MAIL _____

REFERENCE NUMBER _____ EXPECTED CLOSE _____

ADDRESS _____

CITY _____ STATE _____ ZIP _____

Acceptance or Waiver

This home warranty is offered in conjunction with a real estate transaction for your benefit.

- I decline the opportunity to purchase the warranty coverage.
- I accept coverage and authorize payment to HISCO Home Warranty Company upon closing.

SIGNATURE _____ DATE _____

For price quote and information on special coverage, duplicate systems, or homes over 5,000 sq. ft, please call 800-831-8200.

STANDARD COVERAGE

- Single Family Home up to 5,000 sq. ft \$320
- Condominium, Townhome, Mobile Home \$280
- Duplex \$455 Triplex \$555 Fourplex \$655
Add \$165 for each unit above 4
- New Construction (Years 2-5) \$485

BONUS OPTION *(\$45 Savings)*

- Includes Standard Coverage + Air Conditioning* + **TOTAL CARE . . \$425**
- Includes Condo Standard Coverage + Air Conditioning* + **TOTAL CARE . \$385**
(*Substitute Washer/Dryer or Refrigerator if no A/C needed)

OPTIONAL COVERAGE

- TOTAL CARE** \$80
(Expands Standard Coverage to include Code Upgrades and Permits)
- \$250 Supplemental Coverage Option \$50
- Air Conditioning (up to 2 Units)
(Electric, central or built-in wall or evaporative cooler) \$70
- Swimming Pool/Spa Equipment (Individual or Combined) \$145
- Saltwater Pool/Spa Equipment \$300
- Additional Pool/Spa Equipment \$75
- Roof Leak Repair—Limited \$100
- Kitchen Refrigerator \$50
- Additional Refrigeration \$50
- Washer/Dryer \$80
- Washer/Dryer Refrigerator Combo \$105
- Well Pump (Domestic use only) \$100
- Septic Tank Pumping \$30
- Structural Endorsement (\$10,000 Limit. \$100 Service Call Fee) . . \$200

SELLER'S COVERAGE *(Excluding Optional Coverage)*

- Single Family Home 88¢ a day
- Condominium, Townhome, Mobile Home. 76¢ a day

\$65 Service Call Fee **Total Cost of Plan \$ _____**

Home Inspection Discount - Receive \$25 savings on warranty premium if a professional home inspection was performed on the property.

For NHD Reports - call 800-878-2147 or visit TheDisclosureReport.com



□ STANDARD COVERAGE

1. ELECTRICAL SYSTEM: Covered: Electrical panels, sub-panels, buss bars, breakers, GFI breakers, light switches, outlets, wiring (repairs only), smoke detectors, doorbells. **Not Covered:** Fixtures, stretched outlets, alarms, chimes, overloads, failures due to rust and/or corrosion.

2. HEATING SYSTEM: Covered: Gas, electrical, forced air, floor, gravity, wall, heat pump (utilizing R-22 or R-410A refrigerant), radiant heat or steam system. Covers parts and components necessary for the operation of up to two units or systems. For specific heat pump coverage please see paragraph 2 of Optional Coverages. Repair of radiant, water/steam or electric grid heating limited to \$1,000. **Not Covered:** Portable heaters, oil fired systems, cable heat, inaccessible refrigerant lines, flues, vents, filters, fireplaces, wood or pellet stoves.

3. PLUMBING SYSTEM: Covered: Repair leaks or breaks in supply, riser, drain, waste, vent and gas lines. **Not Covered:** Shower pans, tubs, enclosures, caulk, grout, faucets, fixtures, flues, vents, toilet lids/seats, septic systems, obstruction or damage to lines caused by roots, whirlpool jets, broken or collapsed sewer lines outside the foundation, complete gas line, sewer line, and supply line re-piping of home, sewer ejector pump tanks and lids, water softeners, water treatment systems.

- **WATER HEATERS:** All parts and components including the internal tank (max 75 gal).
- **GARBAGE DISPOSAL:** All parts and components.
- **VALVES:** Tub, shower and diverter valves, angle stops, gate valves, and pressure regulator.
- **STOPPAGES:** Covers mainline stoppages that can be cleared with a sewer cable from a ground level accessible clean-out. **Not Covered:** Roots, broken or collapsed sewer lines outside the foundation, complete gas line, sewer line and supply line re-piping of home.
- **PUMPS:** Permanently installed sewer ejector, circulating and sump pumps. **Not Covered:** Sewer ejector pump tanks and lids.
- **TOILETS:** Tanks, bowls, wax ring seals and flushing mechanisms.
- **BATHTUB WHIRLPOOL EQUIPMENT (Built-in):** Motor and pump assembly.

4. DUCT SYSTEM: Covered: Repair or replacement of ducts from the heating unit to the point of attachment at the register or grill which have failed due to normal wear and tear. Repairs limited to \$1,000. **Not Covered:** Insulation, registers, dampers, sealing, testing, inspections or certifications.

5. KITCHEN APPLIANCES:

Covers parts and components that affect operation of:

- | | |
|------------------------|----------------------------|
| - OVEN | - RANGE/COOK TOP |
| - BUILT-IN DISHWASHER | - BUILT-IN MICROWAVE OVEN |
| - GARBAGE DISPOSAL | - HOT WATER DISPENSER |
| - BUILT-IN FOOD CENTER | - BUILT-IN TRASH COMPACTOR |

Not Covered on any appliance: Racks, baskets, rollers, runners, handles, hinges, shelves, knobs, dials, clocks, browning units, lights, interior linings, glass, rotisseries, removable attachments/accessories. Sensitemp burners replaced with standard units.

6. EXHAUST FANS & IN-CEILING FANS: Covered: All parts and components. **Not Covered:** Heating/lighting units, light fixtures, noises, balancing.

7. ATTIC FANS & WHOLE HOUSE FANS: Covered: All parts and components. **Not Covered:** Louvers, grills, timers, vents.

8. CENTRAL VACUUM SYSTEM: Covered: Motor, wiring, switches only. **Not Covered:** Attachments, pipes, clogged pipes.

9. GARAGE DOOR OPENER: Covers major components of the opener unit including motor, wiring, receiver unit, drive assembly. **Not Covered:** Doors; springs; remote transmitters; key pads; sensors; lights; hinges.

10. TELEPHONE WIRING: Covered: The telephone wire for residential use located within the main foundation of the home. **Not Covered:** Lights, phone jacks or plugs, cover plates, phones, phone, fuses, alarm circuits, wiring owned by a third party.

□ TOTAL CARE OPTION (Our best coverage for buyers)

Accessible Outside Plumbing and Electrical: Covered: Above ground plumbing and wiring, outlets, hose bibs, stop and waste valves and in-line shut off valves. All covered items must be located within 50' of home. **Not Covered:** Fixtures, alarms, sprinkler systems, sprinkler timers, coverage for pools, spas, well pumps and septic will only be covered if the appropriate coverage is purchased.

Stoppages: Covered: Clearing stoppage through roof vent or by pulling of toilets. Hydro-jetting.

Heating System: Covered: Flues, vents, grills, registers, filters, heat lamps.

Plumbing System: Covered: Faucets, shower heads and shower arms (replaced with builders standard chrome finished units when replacement is required), hose bibs, toilets replaced with like quality up to \$600 per occurrence.

Water Heaters: Covered: Flues, vents.

Dishwasher: Covered: Baskets, racks and rollers.

Range/Oven/Cooktop: Covered: Clocks, dials, handles, interior linings, knobs, lights, rotisseries.

Built-in Microwave: Covered: Clocks, dials, interior lining.

Trash Compactor: Covered: Buckets, lock and key assemblies.

Garage Door Opener: Covered: Springs, hinges and remote transmitter.

Cost of Permit: Covered: \$250 per occurrence with a \$500 aggregate per contract. COMPANY will not be responsible if permits are not available.

Disposal of Faulty Equipment: Company will pay to remove faulty equipment on a covered system or appliance.

Crane Charges: Company will pay for Crane Charges on a covered system or appliance.

\$1,500 Limit For Repair Of Radiant, Steam Heating And Glycol Transfer Units: (\$500 Increase) The contract limits set out in Paragraph 4 of Limitation of Liability for repair of these items is increased to \$1,500. All other contract provisions apply.

\$2,000 Limit For Access To Concrete Encased And Enclosed Items: (\$500 Increase) The contract limits set out in Paragraph 4 of Limitation of Liability for repair of water, drain, waste, vent or gas lines is increased to \$2,000. All other contract provisions apply.

\$500 Limited Building Code Allowance: (\$250 Per occurrence) When a furnace, heat pump, water heater, electrical panel or sub-panel, need to be replaced to effect repair COMPANY will pay up to \$250 per occurrence towards mandatory local building code compliance or upgrade costs. The total amount that COMPANY will pay towards these costs is a maximum aggregate of \$500 during the contract term.

Pest Control: Treatment within the main foundation of the home and garage for these covered pests; Ants (except fire, pharaoh and carpenter varieties), roaches, spiders, silverfish, earwigs, crickets, ground beetles, millipedes, centipedes, pill bugs, sow bugs, clover mites, mice. **Not covered:** Fungus, termites, any pests not listed above, continuous treatment programs, fumigation, rodent proofing.

Building Code/Upgrade: COMPANY will repair or replace a system or appliance that has failed due to lack of maintenance, mismatched system, improper installation, repair or modification done by a licensed contractor. If the lack of maintenance, mismatched system, improper repair or modification violates a code requirement, the \$250 code limit will apply.

OPTIONAL COVERAGE ITEMS: These items require the purchase of the specific Optional Coverage before this Extended Coverage applies:

- **Refrigerator:** Covered: Ice maker (when optional Refrigerator coverage is ordered and paid for).
- **Air Conditioner:** Covered: Freon recapture, grills, registers, filters, and window units (when optional Air Conditioner coverage is ordered and paid for).
- **\$1500 Limit For Roof Leak Repair:** (\$500 Increase) When Roof Leak Repair Option is ordered and paid for the contract limit for roof leak repair is increased to \$1,500.
- **\$500 Limit For Supplement Coverage Option:** (\$250 Increase) When Supplement Coverage Option is ordered and paid for, the contract limit is increased to \$500.

*All other contract provisions apply.

OPTIONAL COVERAGE (Available to buyers)

\$250 SUPPLEMENT COVERAGE OPTION: Provides up to \$250 in the aggregate to help offset non-covered costs associated with covered repairs/replacements to heating systems, air conditioning systems, and water heaters. Can be applied towards additional parts, equipment modifications and/or relocation costs that COMPANY deems necessary to complete covered repairs. Coverage extends to structural items; access issues; vents; pads; stands; roof jacks; outside electrical; inaccessible lines; inaccessible condensation drain lines. **Not Covered:** Cleaning; permits; disposal costs; ductwork testing and/or sealing; conditions that were known prior to the close of escrow or noted on the inspection report.

AIR CONDITIONING (Electric only): Covered: 2 units not exceeding 5 tons each. Central, heat pumps, or built-in wall unit utilizing R-22 or R410A refrigerant, or evaporative cooler. All parts and components necessary for the operation of the system. COMPANY will provide the necessary equipment to comply with the currently required 13 SEER energy efficiency standards for an air conditioning system which cannot be repaired and must be replaced. **Note:** Geo-thermal, water cooled and mini-A/C systems repairs and/or replacements are limited to \$1,000 in the aggregate. **Not Covered:** Portable or window units, inaccessible refrigerant lines, gas air conditioning, any water cooled air conditioner, geothermal units, components or units of any description not specifically mentioned as covered.

SWIMMING POOL/SALTWATER POOL OR SPA OR COMBINED POOL AND SPA EQUIPMENT: Covered: Filter, heater, pump, motor, gaskets, relays, impeller, manual valves, time clocks, above ground plumbing and wiring, pool sweep motor and pump, blower, chlorinators, ozonators. With purchase of Saltwater Pool option only: saltwater chlorinator and salt cells. Coverage for Saltwater components or systems is limited to \$2,000 in the aggregate. **Not Covered:** Lights, solar heating, underground and/or inaccessible electrical, gas, plumbing lines or components, clogged lines, fill lines, fill valves, jets, cleaning equipment/systems, pool sweeps or related equipment, motorized valves, auxiliary motors and/or pumps, structural defects and problems due to lack of maintenance and/or chemical imbalance, salt, remote or in-home transmitters.

ROOF LEAK REPAIR: Covered: Repair of leaks caused by rain to serviceable pitched roofs utilizing shake, shingle, composition shingle, metal or tile roofing materials that occur over the occupied living space of the home, attached or detached garage, provided that roof was watertight at close of escrow. Coverage is limited to the repair of specific leaks in the existing roof; COMPANY'S total obligation under this contract shall not exceed \$1,000. If replacement of the existing roof, in whole or in part, is necessary then COMPANY'S liability is limited to COMPANY'S average cost incurred for repair of similar leaks. **Not Covered:** Built-up roofs, including tar, gravel or cap sheet roofs, roof replacement, materials not listed as covered, cracked or missing shingles or tiles, skylights, gutters, downspouts, flashing, sheet metal, decks, balconies, leaks at, or caused by intentional penetration(s) of the roof membrane (e.g. air conditioning units, skylights, chimneys, patio cover attachment points, etc.) leaks in porch, breezeway, carport or patio roofs.

CLOTHES WASHER/DRYER: Covered: All parts and components of individual freestanding or stackable washer or dryer. **Not Covered:** Soap or fluid dispensers, filters, screens, knobs, dials, mini-tubs, touch-tone panels, venting, clothes damage.

KITCHEN REFRIGERATOR: Covered: Appliance located within the kitchen of the covered property. All parts and components necessary for the operation of the refrigerator including its internal freezer. Repairs and/or replacements are limited to \$2,500 in the aggregate per contract. **Not Covered:** Ice makers, ice crushers, fluid or ice dispensers, and all components related thereto, food loss, shelves, racks, bins, light and socket, interior lining, thermal shell, freezer not operated by the refrigerator compressor.

ADDITIONAL REFRIGERATION (May only be selected with Kitchen Refrigerator Option): Provides coverage for up to four additional refrigeration units, such as: refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer and freestanding ice maker. Freestanding ice maker includes coverage for ice maker, ice crusher, beverage dispenser and respective equipment. All components that affect the cooling operation of the unit including the compressor, thermostat, condenser coil, evaporator and defrost system. **Note:** Coverage is limited to \$500 in the aggregate. If parts are not available, our obligation is limited to cash in lieu of repair. **Not Covered:** Ice maker; ice crusher; beverage dispenser and their respective equipment; filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; removable components which do not affect the primary function.

WELL PUMP: Covered: All components of well pump used exclusively for domestic water for main house. Above ground plumbing and electrical. Holding and storage tanks covered up to \$500. **Not Covered:** Below ground plumbing and electrical, secondary pumps, well casing, re-drilling, access, multi-user well, damage due to low water.

SEPTIC TANK PUMPING: Covered: COMPANY will pump the septic tank one time during the contract term to clear a stoppage caused by back up of the septic tank. **Not Covered:** Repair or replacement of the system or any of its components, the cost for locating and/or accessing the tank, sewer hook-ups, chemical treatment, waste disposal.

STRUCTURAL WARRANTY ENDORSEMENT: (Single Family Detached Residences only) Upon receipt of the completed, signed inspector checklist and payment of the additional premium, COMPANY will repair or replace covered structural system components listed as functional on the checklist provided: a) there is an actual or anticipated failure of a covered component; b) the failure will vitally affect the use of the home for residential purposes; and c) the covered component was in place, functional, and permanently installed within the perimeter of the home on the effective date of this warranty. Maximum coverage per warranty \$10,000; trade call fee for a structural problem is \$100. **COVERED COMPONENTS OF THE SYSTEM:** Foundation, Foundation Walls; Sill Plates; Girder Posts; Headers; Floor Joists and Sub Floor; Sole Plates; Studs; Sheathing; Plates and Ceiling Joists; Roof Sheathing and Roof Boards; Partition Wall Studs; and other load carrying structural components which constitute an integral part of the primary structure. **Not Covered:** Failures due to earthquake, weather, flood, land subsidence, slope failure and acts of God, fire, vandalism, pest damage, riot and civil disobedience, accident, improper construction, substandard material, design flaw, modification that weaken a structure component or that compromises the structure integrity of the dwelling, or the failure of any component or system not listed as a covered item or defects discovered prior to the effective date of this endorsement. Upgrades required by code, cosmetic defects, and consequential are not covered.

TERMS OF COVERAGE

SELLER: Optional Seller's Coverage commences when order is received by Hisco (hereafter "COMPANY") and is limited to Standard Plan items only. Coverage is for Seller occupied property for up to 180 days during the listing and escrow periods. Seller's coverage for heating systems, air conditioning systems (if selected upon order), water heaters and slab repairs are limited to \$500. Any systems or appliances rusted beyond repair are not covered. Seller's Coverage not available on multi-units, homes over 5,000 square feet, or for sale by owner transactions. Known or unknown pre-existing conditions are not covered during the Seller's Coverage period.

BUYER: Coverage begins on close of escrow and continues for 13 months from that date. Payment is due at close of escrow and must be received within ten days. COMPANY will repair or replace the covered systems, components and appliances that fail due to normal wear and tear that occurs during the contract term. Coverage is limited to the items specifically listed as covered and excludes all others. Covered items must be located inside the perimeter of the main foundation of the occupied living space of the house or garage except for specified optional items, and must be in proper working order when coverage starts. Contract coverage extends to unknown and undetectable pre-existing conditions to covered items that were not discovered until after the effective date of this contract and provided the defect or malfunction would not have been apparent by visual inspection or simple mechanical test prior to the effective date.

TERMS AND CONDITIONS

SERVICE REQUESTS – CALL 800-831-8200: The homeowner must contact COMPANY and report covered malfunctions during normal working hours and before contract expiration; reports of emergencies are accepted year round, 24 hours a day.

SERVICE CALL DEDUCTIBLE FEES: Homeowner shall pay the service call deductible fee (or the actual cost of service if less) for each separate trade call at the time of service. Company is not responsible for rendering service if deductible fee is not paid.

SCOPE OF COVERAGE AND EXCLUSIONS: This plan covers single family homes, condominiums, townhomes or mobile homes of 5,000 square feet, or less. Dwellings used for any commercial purpose (e.g. rest homes, group homes, day care, etc.) or any commercial grade equipment are not covered. Common areas, systems, or facilities of mobile home parks, condominiums and townhomes are not covered. Multi units, common systems and appliances not located within the confines of each individual unit are excluded.

BUILDING CODE / UPGRADE: COMPANY is not responsible for service or costs, for inspections, certifications or locating leaks in ductwork or diagnostic testing of ductwork required by state regulations, or any increased cost required to upgrade, replace or change the size, efficiency, capacity or safety features of any covered system to comply with any Federal, State, or Local building/zoning codes, laws, administrative or utility regulations, or any changes thereto unless otherwise stated elsewhere in this contract.

CONTROLLED OR HAZARDOUS SUBSTANCES: COMPANY is not responsible to perform service involving, providing disposal of, or remediation for contaminants or hazardous and/or toxic materials such as, but not limited to asbestos, mold, sewage spills, PCBs, and lead paint.

LEASE OPTION / EARLY OCCUPANCY: In cases of lease options or early occupancy the full premium is due when the buyer takes possession.

RENEWAL: Contract may be renewed at COMPANY's discretion as a RENEWAL CONTRACT with different coverage and terms. In that event, contract holder will receive a copy of the RENEWAL CONTRACT and will be notified of the prevailing premium, coverage, and terms. This contract may be transferred if the property is sold during the term of this contract; original contract holder must notify COMPANY of the change in ownership in writing within 30 days of the transfer.

CANCELLATION: The contract holder may cancel the contract within the first thirty (30) days of coverage and the provider of funds will receive a full refund providing no service claim has been made. This plan is non-cancellable by COMPANY, except for non-payment of contract or trade call fees, for fraud or misrepresentation concerning any material fact pertaining to the coverage provided in this contract, or upon mutual agreement between the contract holder and COMPANY. If a request to cancel this contract is made after the first thirty (30) days of coverage, the provider of funds shall be entitled to a pro-rata refund of the paid contract fee for the unexpired term less service costs plus a \$25 administrative charge. All requests for cancellation must be submitted to COMPANY in writing.

DISPUTE RESOLUTION: Any controversy or claim arising out of or relating to this contract, or the breach thereof, shall be settled by arbitration filed by the aggrieved party with, and administered by, the American Arbitration Association, hereafter referred to as "AAA", in accordance with its Commercial Arbitration Rules, and the award rendered by the arbitrator shall be in conformity with substantive California law and may be entered in any court of proper jurisdiction. Each party shall bear its own cost and expenses in accordance with the AAA rules.

LIMITATION OF LIABILITY

1. Company is not responsible for secondary or consequential damage or for delays in rendering service due to circumstances beyond its control.
2. COMPANY has the exclusive right, which it can assign, to select the contractor responsible for resolving covered problems; COMPANY reserves the sole discretion as to whether it will repair, or replace, or pay the homeowner COMPANY'S estimated cost for the covered repairs or replacements. COMPANY reserves the right to manufacture, or rebuild parts and components and use such parts for any covered repair. In hard to service areas, COMPANY will allow the contract holder to obtain their own licensed contractor only after given authorization and they agree to accept COMPANY'S guideline repair replacement pricing. An authorization number must be given before any work is performed. COMPANY does not reimburse for unauthorized repairs/replacements.
3. The following items, conditions or systems are not covered: Casings, pans, trays, cosmetic flaws (defects that don't affect the operation of the item) electrolysis, computerized controls, energy management systems, zone control(s), electronic air cleaners, filters, grills, humidifiers, insulation, intercoms, low voltage systems, rusty water, calcium/lime build-up, noises, remote controls, septic systems, any solar assisted system(s) or component(s), storage/holding tank(s), odors, water pressure, water damage, water treatment systems, irrigation or fire sprinkler or suppression systems.
4. Repair of radiant, water/steam heating, electric grid or glycol transfer systems including diagnosis is limited to \$1,000. Access and restoration to a rough finish of concrete encased lines is limited to a total of \$1,500; COMPANY will provide access through unobstructed interior walls, ceilings, and slab floors to effect repair of water, drain, waste, vent, or gas lines that are concrete encased or enclosed within walls, and will restore openings caused by COMPANY to a rough condition, provided that the total cost to COMPANY for diagnosis access, repair and restoration shall not exceed \$1,500.
5. Except as set forth in Paragraph 4 above, COMPANY is not responsible for providing access, relocation of equipment or for space and/or systems reconfiguration or alterations including, but not limited to, the removal or installation of walls, wall coverings, floors, floor coverings, ceilings, sheet metal, roof mounted units and the supporting structure, paint, countertops, cabinets or the like that is required to effect or complete otherwise covered repairs.
6. COMPANY will determine if a covered component should be repaired or replaced. Systems and appliances that are determined to be undersized or overloaded are not covered. Replacement and repair parts for covered items will be similar in major features (features that affect the operation of the system or appliance), efficiency, and capacity. COMPANY is not responsible for matching color/appearance (including stainless steel), brand, or dimensions. COMPANY reserves the right to find, have made, or have rebuilt hard-to-locate parts or components. Replacement of toilets will be with white builders standard and replacement of tub and shower valves will be with standard chrome valves; all other covered replacements done by COMPANY shall be with units of comparable function to those being replaced. COMPANY is not liable for disposal or haul away of replaced systems or appliances.
7. Systems, components or appliances that are subject to a recall, or safety warning, mandatory efficiency upgrade, or other restriction, whether issued by the manufacturer or the Consumer Product Safety Commission, or any other regulatory or administrative body, are not covered; failures of systems, components or appliances caused by improper materials, or manufacturer's defect are not covered.
8. This contract does not cover systems, components or appliances covered by a third party warranty, including a manufacturer's or installer's warranty or service contract, and COMPANY is not responsible for service or repair to such items including routine or warranty service or recalls.
9. COMPANY is not liable for: cleaning, routine or preventative maintenance, missing parts or material, design deficiencies, problems or damage caused by remodeling, attempted repairs, adequacy or capacity of systems or appliances, diminution of efficiency or capacity due to age or modifications, acts of God, fire, theft, wind, storms, floods, lightning, freezing, water, earthquake, soil movement, riot, terrorism, war, vandalism, animal or pest damage, power failure, shortage or surge or any other occurrence other than ordinary wear and tear caused by reasonable use.



PROTECTING YOUR HOME INVESTMENT FOR MORE THAN 30 YEARS.

This plan, available to CRES Members and their clients, offers superior protection against after sale problems. The \$50,000 of seller's E&O coverage is arranged by Real Estate Agents Alliance Purchasing Group (REAAPG) and are exclusively available to its Members.

CRES is California's leading provider of Errors and Omissions and Risk Management Services to real estate professionals. For more information on CRES and its suite of products, or to join the REAAPG, visit www.cresdirect.com or call (800) 880-2747 to speak with an experienced Account Executive.

CRES Insurance Services, LLC, P.O. Box 500810, San Diego, CA 92150 CA Insurance License #0D85894

Provide an **Extra \$25,000 Benefit** to your seller.



"The" Disclosure Report Silver

\$55.95

NHD - All required hazard disclosures per California Civil Code Sec. 1103, AB920 (Industrial Use, Airport Influence Area) Local Disclosures, Meth Lab & Database Disclosure (Megan's Law), Military Ordnance, Mold Supplemental.

"The" Disclosure Report Gold

\$79.95

Includes "The" Disclosure Report Silver PLUS the Supplemental Tax Report and **The CRES \$25,000 Sellers Protection Plan***

"The" Disclosure Report Platinum

\$99.95

Includes "The" Disclosure Report Gold PLUS the Environmental and Gas Line Proximity Reports and **The CRES \$25,000 Sellers Protection Plan***

C.L.U.E. Loss History Reports

\$19.50

The C.L.U.E. Report will provide insurance claims information up to 5 years for the provided address.

*For CRES insureds. Contact "The" Disclosure Report representative for details.

Call to find out how you can
SAVE \$15
with a HISCO/CRES Home Warranty

800-878-2147
email: sales@thedisclosurereport.com
www.TheDisclosureReport.com