

**COLDWELL
BANKER** 

HOME PROTECTION PLAN

Administered by



Coldwell Banker[®] Home Protection Plan

Available for:

- Single Family Homes
- New Construction
- Condominiums
- Townhomes
- Mobile Homes
- Rental Homes
- Vacation Homes
- Vacant Homes
- Manufactured Homes
- REO/Foreclosure Properties
- Short Sale & Auction Properties
- Multi-unit Properties

For use in CT, MA, ME, NH, RI, VT

A *ServiceMASTER*
COMPANY

YOUR HOME IS
LIKELY ONE OF YOUR
BIGGEST
INVESTMENTS.
WE CAN HELP
PROTECT IT.

CHOOSE



ENROLL TODAY!



Phone

866-797-4788

Español: 800-250-2025



Online

[www.ahswarranties.com/
coldwellbanker](http://www.ahswarranties.com/coldwellbanker)



Mail with Payment:

AHS, P.O. Box 2803
Memphis, TN 38101

(Make checks payable to American Home Shield)

Mail without Payment:

AHS, P.O. Box 849
Carroll, IA 51401



Fax

800-329-2478

What is a home protection plan?

A home protection plan is a service contract that covers the repair or replacement of many of the most frequently occurring breakdowns of home system components and appliances.

Why do I need a home protection plan?

Unexpected repair or replacement costs can easily strain your budget. Plus, finding a qualified professional to solve your problem can be stressful and inconvenient. A home protection plan cannot prevent systems or appliances from breaking down, but it can help make handling covered repairs or replacements easier and less costly.

Why choose American Home Shield?

As the industry leader, American Home Shield, the administrator of the **Coldwell Banker**® Home Protection Plan has a respected reputation and a reliable nationwide network of approved and independently insured service contractors. At AHS:

- We strive to provide an outstanding service experience. You can request service by phone or web.
- We see each service call as an opportunity to keep our commitment and build customer loyalty. The average AHS customer makes over two service calls per year.
- We focus resources and efforts on home protection plan service and responding to customers. Home protection plans are our core business.
- We can help cover unexpected costs related to rust, corrosion and lack of maintenance. Also, when you purchase the ServicePlus Package, we can help cover unexpected costs related to permits, code violations and mismatched systems. See back page for more coverage items.
- AHS covers REO, short sale, foreclosure and auction properties. When the condition of covered appliances and system components is unknown or unable to be determined, a **Coldwell Banker** Home Protection Plan, accompanied with the ServicePlus Package, can help add extra layers of protection from costly and time-consuming covered breakdowns.
- We are proud to have earned the trust and confidence of over one million homeowners just like you!

ENROLL: 866-797-4788

BENEFITS FOR BUYERS AND SELLERS

Key advantages for home buyers

- Relief from some of the expenses of unexpected breakdowns on covered items
- Sensible, affordable coverage
- Flexible, customizable plans
- Access to a network of service contractors
- Improved confidence in your home purchase

Key advantages for home sellers

- Can help homes sell faster and closer to the listing price*
- May discourage downward price negotiation
- Can help distinguish properties from other listings
- Coverage can be added during the listing period and can last all the way through inspection and closing
- Helps boost buyer confidence
- Can help reduce post-sale issues

COSTS WITHOUT COVERAGE

CAN BE SIGNIFICANT, AND THE ODDS ARE STACKED AGAINST YOU

Some Items Covered in Core Coverage



AIR CONDITIONER

Average replacement cost[†]: **2,069**
Average repair cost[†]: **\$368**



MAIN ELECTRICAL PANEL

Average replacement cost[†]: **\$475**
Average repair cost[†]: **\$131**



FURNACE

Average replacement cost[†]: **\$2,671**
Average repair cost[†]: **\$270**



WATER HEATER

Average replacement cost[†]: **\$587**
Average repair cost[†]: **\$104**



DISHWASHER

Average replacement cost[†]: **\$423**
Average repair cost[†]: **\$164**



RANGE/OVEN

Average replacement cost[†]: **\$569**
Average repair cost[†]: **\$162**



CLOTHES WASHER

Average replacement cost[†]: **\$509**
Average repair cost[†]: **\$88**



CLOTHES DRYER

Average replacement cost[†]: **\$449**
Average repair cost[†]: **\$110**

Some Items in Optional Coverage



REFRIGERATOR

Average replacement cost[†]: **\$985**
Average repair cost[†]: **\$157**

OVER THE PAST FIVE YEARS, AHS HAS SPENT **MORE THAN \$1.5 BILLION** REPAIRING OR REPLACING OUR CUSTOMERS' COVERED HOME SYSTEM COMPONENTS AND APPLIANCES.

*Study conducted in conjunction with a large national real estate firm. Results verified by Cannon & Company, a third party accounting firm. Data compiled from such firm's residential real estate listings that closed between 1/1/07 and 03/31/08 (158,197 total listings).

[†]As reported in the survey *A Study of Homeowners' Appliance and Home System Service Experiences*, Decision Analyst (2008) and reprinted with their written permission. Further reproduction is expressly prohibited.

Remember, your Coldwell Banker® Home Protection Plan covers the repair or replacement of many system and appliance breakdowns, but not necessarily the entire system or appliance. Please refer to your contract for details.

ONLINE: www.ahswarranties.com/coldwellbanker

REQUESTING AHS® SERVICE IS EASY!

With AHS, breakdowns and repairs on covered home system components and appliances don't have to be a hassle! As an AHS customer, you'll have access to our nationwide network of service contractors.

Follow these four steps when a breakdown occurs:

- 1** When a covered item breaks down, call AHS toll-free at **866-501-6966** or visit **www.ahs.com** to place a service request. (To determine if your breakdown is covered, review the exclusions, limitations and not covered section of your contract.)
- 2** An AHS representative will assign a service contractor to handle your covered request. Providing your e-mail address allows us to send you updates on the progress of your service call.
- 3** A service contractor will schedule a time, during normal business hours, to diagnose and repair your covered problem. Upon arrival, you'll pay your **\$95 Trade Service Call Fee** to each service contractor of a different trade (plumber, electrician, etc.) who visits your home to diagnose a problem or to perform service. There may be additional costs associated with the repair or replacement of covered items. Please review your contract for more information.
- 4** The service contractor will then diagnose and repair your covered problem. We are eager to hear about your service experience! AHS may follow up with you by phone or by e-mail if we have your e-mail address on file.

Service requests are unlimited during your contract term! We want all of our customers to see first-hand the value a **Coldwell Banker®** Home Protection Plan can provide.

Sharing your e-mail address can help make service even easier for you!

If we have your e-mail address, we can follow up with you after each covered service request, and you can easily reply to tell us about your service experience. You'll also enjoy the important home maintenance information in our e-newsletters. Make sure we have your correct e-mail address, and let us know if it changes!

CUSTOMER SERVICE IS OUR TOP PRIORITY!

- Our customer service centers are staffed around the clock with highly trained representatives to assist you by taking your service request whenever you have a problem with a covered item in your home.
- A service contractor from our comprehensive network will contact you during normal business hours and schedule a time to assess the problem and make a covered repair or replacement.
- AHS closely monitors the performance of the service contractors in our network through a customer satisfaction survey program.
- Even when you're not in need of service, AHS keeps in touch with you through our seasonal mail and e-mail reminders to help you properly maintain your home systems and appliances year-round. We also send quarterly newsletters with useful information about caring for your home. Regular communication is another way AHS strives to provide outstanding service and value to you!



SERVICE: 866-501-6966

Contract

American Home Shield Corporation

In Maine, American Home Shield of Maine, Inc. (“AHS”)

In New Jersey, New Jersey Home Shield Corporation

P.O. Box 849, Carroll, IA, 51401

Para asistencia en Español llame al 1-800-250-2025

A. COVERAGE OVERVIEW

1. American Home Shield (AHS) will repair or replace your selected covered items. Coverage includes only the items stated as covered, excluding all others, and is subject to limitations, exclusions, and provisions specified in this contract. For your specific coverage and selections see your Contract Agreement pages. Please read your contract carefully.

2. AHS will repair or replace items which malfunction due to normal wear and tear during the contract term as defined in Section B and not covered by a manufacturer, distributor, builder, or extended warranty (for additional coverage see Section F ServicePlus Package). The covered items must be:

a. Installed for diagnosis within the confines of the main foundation of the home or attached or detached garage (with the exception of the air conditioner, exterior well pump, septic tank, and pool and/or spa equipment, if selected); or

b. Domestic or commercial grade and specified by the manufacturer for residential use.

3. AHS will repair or replace items which malfunction due to insufficient maintenance, rust, corrosion, or sediment.

4. AHS has the sole right to determine, according to the terms of this contract, whether a covered item will be repaired or replaced. When making repairs, AHS reserves the right to rebuild existing parts or components and/or to install rebuilt parts or components. When making replacements, AHS is responsible for installing replacement equipment and parts of similar features, capacity, and efficiency, but not for matching dimensions, brand or color. AHS is not responsible for matching any feature of an existing item that does not contribute to the primary function of that item.

5. In instances where the cost of completing a full repair or replacement exceeds a stated contract dollar limit, AHS will pay an amount equal to the contract dollar limit in lieu of providing repair or replacement services. Some or all of such a payment may be made to you and/or a service contractor. In all other instances:

a. AHS reserves the right to **require you** to accept cash in lieu of repair or replacement services in an amount based on what the ordinary customer would expect to pay after negotiating the best price for such services in your area and without the benefits of this contract when:

(i) Following a response to a covered breakdown, the item would remain non-compliant with laws, regulations or code requirements;

(ii) The item is subject to a manufacturer's recall for a defect unrelated to the covered breakdown; or

(iii) An item becomes non-repairable and a replacement item is no longer available.

b. AHS may also **offer you** the option of accepting cash in lieu of repair or replacement services in an amount based on what AHS would ordinarily expect to pay for parts and labor for covered items, an amount that is usually less than retail cost or your actual cost. AHS is not obliged to extend such an offer in any particular instance, and you are under no obligation to accept such an offer, in the event one has been extended. Such offers are typically made subject to restrictions.

c. **For further information regarding AHS's cash payment policies and procedures, please call AHS.**

6. This contract covers single family homes (including manufactured housing), new construction homes, and condominiums/townhomes/mobile homes under 5,000 square feet, unless an alternative dwelling type (i.e. 5,000 square feet up to 10,000 square feet, or multiple units) is applied for, and the appropriate fee is paid. **Coverage is for owned or rented residential property, not commercial property or premises converted into a business.**

B. CUSTOMER CONTRACT TERM

NOTE: See your Contract Agreement pages for your specific contract term.

1. HOME SELLER CUSTOMER

Home Seller Customer contract term begins upon issuance of a contract number by AHS through the listing period of 180 days, or close of sale (escrow) or termination of listing (whichever occurs first). In the event close of sale (escrow) does not occur in 180 days, AHS may, at its sole discretion, extend the contract term. Home Seller coverage includes items in Section E and, if purchased, Sections F and G only. Home Seller coverage is not available in conjunction with for sale by owner transactions.

2. FIRST YEAR CUSTOMER

a. Real Estate Customer contract term begins at close of sale (escrow) and continues for 1 year, unless AHS approves an alternative multiple year contract term, provided plan fee is paid. If AHS provides Home Seller Customer coverage, any exclusions or suspension of service will apply against this Real Estate Customer contract term.

b. New Construction Customer contract term begins 1 year after close of sale (escrow) and continues for 1, 2, 3, or 4 years from that date, provided plan fee is paid. New Construction Customer is a first time owner of a newly constructed home.

c. Direct-to-Consumer Customer contract term is for 1 year beginning upon acceptance of application by AHS and receipt of plan fee. Direct-to-Consumer Customer is not in conjunction with a real estate transaction.

d. Lease Option Customer contract term is for 1 year beginning upon acceptance of application by AHS and receipt of plan fee (available for Lessee only).

3. RENEWAL CUSTOMER

Renewal Customer contract term begins upon expiration of previous contract term and continues for 1 year provided plan fee is received by AHS within 30 days after expiration. If plan fee is received by AHS after 30 days of expiration, a new 1 year contract term will begin. (See Section K – Renewal and Cancellation)

4. TRANSFER OF OWNERSHIP

If the covered property changes ownership during the contract term, please call the Sales phone number on the Contract Agreement pages for further information to transfer coverage to the new owner.

C. REQUESTING SERVICE

1. AHS must be notified for work to be performed under this contract as soon as the problem is discovered and prior to expiration of the contract term. (Refer to your Contract Agreement pages for details on how to request service.)

a. AHS will accept service calls 24 hours a day, 7 days a week.

b. AHS will not reimburse for services performed without its prior approval.

2. AHS has the right to select and arrange an AHS authorized service contractor (Service Contractor), which may be a service company affiliated with AHS, to perform the service.

a. The contracted services will be initiated under normal circumstances by AHS within 48 hours after your service request is made to AHS.

b. The Service Contractor will contact you to schedule the service to be performed during normal business hours.

c. AHS will determine what services constitute an emergency and will make reasonable efforts to expedite emergency service.

d. AHS will accept your request to expedite scheduling of non-emergency service only when a Service

Contractor is available. If the Service Contractor agrees to expedite scheduling of a non-emergency service request an additional fee may apply at customer's expense.

e. AHS reserves the right to obtain a second opinion at AHS's expense.

3. In the event AHS authorizes or requests you to contact an independent service contractor to perform a covered service, AHS will provide reimbursement for an authorized amount of the cost you incur for the repair or replacement services. Acceptable proof of your actual itemized costs must be provided to and approved by AHS before any reimbursement will be paid.

D. TRADE SERVICE CALL FEE

You will pay a Trade Service Call Fee for each trade service request, or actual cost, whichever is less (except as provided in Section D.4). Please see your Contract Agreement pages for your Trade Service Call Fee amount.

1. You are responsible for payment of the Trade Service Call Fee after a service request is dispatched and scheduled to a Service Contractor. This includes when:

a. A Service Contractor is in route to the customer's home;

b. A customer fails to provide accessibility necessary to perform the service request;

c. A Service Contractor's diagnosis results in a complete or partial exclusion of coverage; or

d. AHS approves a customer's request for a second opinion.

2. Trade Service Call Fee is due and payable to the Service Contractor (or to AHS) at the time of the scheduled service request.

3. If any Trade Service Call Fee has not been paid in full, AHS will not respond to a new service request.

4. **Service work is guaranteed for 60 days.**