



# Home Protection Plan

Base Plan  
**INCLUDES**  
Coverage for  
2015 Department of Energy  
Federal Regulations!



## Systems & Appliance Coverage

Featuring: Emergency Lodging Reimbursement, 180 Day Service Guarantee, No Age or Square Footage Limitations



Home Protection Plan

Coverage for: Florida

# A Real Living Home Protection Plan

provides repair or replacement coverage for mechanical failures of major systems and appliances. Whether the dishwasher suddenly stops washing or the A/C stops cooling, you'll appreciate the savings, convenience and peace of mind that come with a home protection plan. Plus, you can enjoy the benefits of a Real Living Home Protection Plan for as long as you own your home.<sup>2</sup>



## Plan to be Protected

You've thought about blinds versus drapes; you've planned where the sofa will go; but have you thought about your appliances and systems failing? Responsible homeowners often choose to have a home protection plan, because homeowners insurance does not cover failures of appliances and systems.

**Plan for Savings** Typically, you'll pay one low deductible for covered components that need repair or replacement, saving you thousands of dollars.

**Plan for Convenience** Call 1-866-568-5636, and we'll match you with a pre-screened licensed professional, so you won't need to waste time searching the internet and hope for the best.

**Plan for Peace of Mind** A Real Living Home Protection Plan provides assurance that you won't have to worry when a covered appliance or system breaks down, and that you will be provided with a repair professional you can trust.



**Retail Repair or Replacement Costs** (without Real Living Home Protection Plan)

ITEM	AVERAGE REPLACEMENT	AVERAGE REPAIR
Central A/C	\$4,013	\$535
Heating System	\$3,000	\$685
Electrical	\$1,325	\$443
Refrigerator	\$1,025	\$308
Plumbing	\$1,100	\$363
Water Heater	\$1,000	\$213
Range/Oven	\$1,400	\$180
Dishwasher	\$600	\$180
Washer or Dryer	\$525	\$180

Source: Based on estimated ranges of retail costs for repairs and replacement of the listed items. Includes data from national independent service contractors. Pricing may vary in your geographical area.

## WHAT'S COVERED



Air Conditioning System



Heating System



Electrical System



Plumbing System



Oven/Range/Cooktop



Refrigerator with Built-In Icemaker



Built-in Dishwasher



Built-in Microwave



Built-in Trash Compactor

# DARE TO COMPARE

## The Home Protection Plan You Can Count On Over 30 Years of Trusted Experience

- Nationwide network of over 40,000 service partners
- No age restrictions on systems or appliances
- No square foot limitations
- More comprehensive coverage in the base plan
- New optional coverage for outside lines
- 2015 Department of Energy federal mandates coverage<sup>1</sup>

## HMS Provides the Confidence You Need to Buy or Sell

### Seller Benefits

- **Protect your budget** from unexpected repair or replacement expenses while your home is on the market.
- **Market your home** with a Real Living Home Protection Plan - the perfect buyer incentive.
- **Avoid closing delays** due to a system or appliance failure.
- **No upfront costs** as the warranty is payable when the property closes. After closing, the buyer gets one full year of coverage.<sup>3</sup>

### Buyer Benefits

- **Multi-Year discount pricing is available:** Lock in the first year introductory rate for additional coverage years.
- **You don't have to worry about an unexpected repair expense** should a covered system or major appliance break down due to normal wear and tear.
- **Pay a standard deductible per service call**, per trade on covered components.<sup>1</sup>
- **Coverage available for many types of properties** including foreclosures, short sales and as-is properties.<sup>1,2</sup>
- **Save with Appliance Buyline®.** Take advantage of our buying power and get discounts off brand name appliances for remodeling projects or appliance upgrades.

### Premier Upgrade Package Option

When purchased, the Premier Upgrade Package will provide buyers with up to \$500 or \$1,000 of coverage for non-covered charges associated with a covered repair or replacement. These charges are typically excluded under any home warranty. Some examples of these charges include: disposal, permits and upgrades necessary to meet the new Department of Energy Regulations. You can take advantage of this option twice per contract year.

### Emergency Lodging Reimbursement\*

Buyers will be reimbursed up to \$1,200, for hotel/motel stay, if their only HVAC System is non-operational for 24 hours or more from the time of the first service visit. This reimbursement also covers hotel/motel emergency lodging when a sudden break in a water pipe results in flooding, and the removal of the water from the residence by a water removal company is delayed by 24 hours or more.



If a claim has not been filed after month nine, a buyer is eligible for one A/C or Heating maintenance visit valued at up to \$100.<sup>1</sup>

<sup>1</sup>See terms, conditions and limitations in your home warranty - non-covered charges may apply. <sup>2</sup>Subject to underwriting criteria. <sup>3</sup>As governed by state law. \*Only 1 reimbursement claim per member, per 12-month period. See terms & conditions at [www.hmsnational.com/agreement2](http://www.hmsnational.com/agreement2) for a full detail of coverage benefits, and the conditions and definition of a qualifying event.



Water Heater



Garage Door Opener



Clothes Washer & Dryer<sup>2</sup>



Garbage Disposal



Ceiling Fan



Central Vacuum System



Sump Pump



Jetted Bathtub







# HOME PROTECTION PLAN APPLICATION

Contract # or Order Confirmation Number (Provided by HMS)

## PROPERTY INFORMATION

Property Address to be Covered \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing address if different from above \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

This mailing address is for:  Buyer  Seller

## SELLER INFORMATION

Name(s) \_\_\_\_\_

Phone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_

Listing Start Date \_\_\_\_\_ Listing End Date \_\_\_\_\_

## BUYER INFORMATION

Name(s) \_\_\_\_\_

Closing Date \_\_\_\_\_ Phone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_

## AGENT INFORMATION

Real Estate Office/Member Broker No. \_\_\_\_\_ Main Office Phone Number \_\_\_\_\_

Real Estate Office Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Real Estate Agent Name \_\_\_\_\_

Real Estate Agent E-mail Address \_\_\_\_\_ Real Estate Agent Cell Phone \_\_\_\_\_

**Disclosure:** In addition to representing the home seller and/or buyer, the named real estate agent/company also will be completing certain warranty-related processing, administrative and other services. Your charge for this warranty may include an amount paid to the real estate agent/company for performing these services.

**This coverage includes only those systems, appliances and components that were in proper operating condition at the contract effective date. The following systems, appliances and components should be excluded from coverage:**

**Acceptance of Coverage:** Applicant acknowledges that he/she understands the terms and conditions of coverage and authorizes closing agent to pay the required fees upon closing.

**Waiver of Coverage:** I hereby decline the protection plan that has been presented to me. I agree to hold real estate broker and agent harmless in the event of a subsequent mechanical failure that otherwise would have been covered under the protection plan.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### PAYMENT

Please make checks payable to : HMS Home Warranty  
Mail to: P.O. Box 559003 Fort Lauderdale, FL 33355-9003

## 1. PLANS & PRICING

**Seller:** Coverage to begin at enrollment, \$519  \_\_\_\_\_  
converts to buyer at closing

*A Florida state mandated \$70 fee is due within seven (7) days for listings that are withdrawn or expired.*

**Buyer:** Coverage to begin at closing \$449  \_\_\_\_\_

**Existing Homeowner:** No real estate transaction \$449  \_\_\_\_\_

**Each Add'l Unit up to Fourplex (Buyer)** \$150 each  \_\_\_\_\_

*For coverage on multiple units for Sellers, please call for a quote.*

**New Home Construction (Years 2-4)\*** \$549  \_\_\_\_\_

*\*Not Available on Multi-Unit*

## 2. ADDITIONAL SYSTEMS & COMPONENTS

Each Additional Central Heating \$100  \_\_\_\_\_

Each Additional Central A/C \$50  \_\_\_\_\_

Each Additional Water Heater \$50  \_\_\_\_\_

## 3. OPTIONAL BUYER ONLY COVERAGE (Each Item, Per Unit)

*Prices are based on single items; Multiples of each item can be purchased*

Clothes Washer & Dryer \$50  \_\_\_\_\_

Deductible Buy Down (to \$50) \$50  \_\_\_\_\_

Outside Gas Line \$60  \_\_\_\_\_

Outside Sewer Line \$60  \_\_\_\_\_

Outside Water Line \$60  \_\_\_\_\_

Outside Gas/Sewer/Water Line (combo) \$120  \_\_\_\_\_

Pool and/or Spa Without Heater \$150  \_\_\_\_\_

Pool and/or Spa With Heater \$205  \_\_\_\_\_

Septic Tank/Pumping \$45  \_\_\_\_\_

Water Softener \$50  \_\_\_\_\_

Well Pump System \$75  \_\_\_\_\_

Well Pump System w/Booster Pump \$150  \_\_\_\_\_

**Premier Upgrade Package (\$500)\*** \$69  \_\_\_\_\_

**Premier Upgrade Package (\$1,000)\*** \$89  \_\_\_\_\_

**\*The Premier Upgrade Package provides Buyers with extra coverage for items excluded under any home warranty. Some examples include, but not limited to: fees required for permits mandated by federal or local government, upgrades as required when replacing heating or air systems and non covered items associated with a covered claim. See Terms, Conditions and Limitations in the Agreement.**

## 4. TOTAL DUE AT CLOSING

Total All Fees: (Sections 1, 2, and 3) \$ \_\_\_\_\_

**For multi-year discount pricing, multiply the total by the number of years:**

\$ \_\_\_\_\_ X \_\_\_\_\_ = \$ \_\_\_\_\_  
(Total of All Fees) (Number of Years) (Total Price)

**Warranty Funded By:**  Seller  Buyer  Other

### TO ENROLL:

- Online: [www.reallivinghpp.com](http://www.reallivinghpp.com)
- E-mail: [enroll@hmsnational.com](mailto:enroll@hmsnational.com)
- Phone: 1.866.568.5636
- Fax: 1.800.468.7307

**DO NOT CALL A CONTRACTOR YOURSELF. TO FILE A CLAIM CALL: 888.432.1033.**

**Coverage is subject to a Trade Service Call fee up to your deductible of \$100 per service call, per trade agent unless the optional lower deductible is purchased. Additional charges may apply to certain repairs or replacements.**



<sup>1</sup>Additional fee required for seller coverage.

<sup>2</sup>Optional coverage requires an additional fee.

<sup>3</sup>See terms, conditions and limitations in your home warranty. Non-covered charges may apply.

<sup>4</sup>Some examples of excluded items are disposal of equipment, duct, electrical and/or plumbing modifications, reclamation of refrigerant, code upgrades, permits, and condenser pads.

COVERED ITEMS/CONDITIONS	SELLER	BUYER
Central Air Conditioning – 2 Units	YES	YES
Heating System – 2 Units	YES	YES
Ductwork	YES	YES
Electric	YES	YES
Plumbing	YES	YES
Plumbing Stoppages (up to 125')	YES	YES
Hot Water Heater	YES	YES
Attic Exhaust/Whole House Fan	YES	YES
Ceiling Fan	YES	YES
Central Vacuum System	YES	YES
Dishwasher, Built-in	YES	YES
Door Bell Chimes	YES	YES
Refrigerator with Built-in Icemaker & Water Dispenser	YES	YES
Garage Door Opener	YES	YES
Garbage Disposal	YES	YES
Jetted Bathtub	YES	YES
Microwave Oven, Built-in	YES	YES
Oven/Range/Cooktop	YES	YES
Range Exhaust	YES	YES
Sump Pump	YES	YES
Trash Compactor, Built-in	YES	YES
Locksmith Service	YES	YES
Unknown Pre-Existing Condition	YES	YES
Failure due to Lack of Maintenance	YES	YES
Appliance Buyline Program	YES	YES
Failure due to Rust & Corrosion	—	YES

OPTIONAL ITEMS (BUYER) <sup>2</sup>	COST
Clothes Washer & Dryer	\$50
Deductible Buy Down (to \$50)	\$50
Outside Gas Line	\$60
Outside Sewer Line	\$60
Outside Water Line	\$60
Outside Gas/Sewer/Water Line (combo)	\$120
Pool and/or Spa without Heater	\$150
Pool and/or Spa with Heater	\$205
Septic Tank/Pumping	\$45
Water Softener	\$50
Well Pump System	\$75
Well Pump System w/Booster Pump	\$150
Premier Upgrade Package	\$69 <sup>3,4</sup>
Premier Upgrade Package	\$89 <sup>3,4</sup>

SINGLE FAMILY HOME, TOWNHOME & CONDOMINIUM	
Seller	\$519
Buyer	\$449
Deductible Per Service Call	\$100
Multi-Year Discount Pricing - Buyers, lock in the base coverage first year introductory rate for additional coverage years	\$449 per contract term

[www.hmsnational.com](http://www.hmsnational.com) | 1.866.568.5636