Universal™
Home Protection

Home Warranty

Relax. You're Covered!

uhpwarranty.com

Proud Member of NHSCA
Co-Code: 12H435

Why a UHP Home Warranty is THE ADVANTAGE YOU NEED...

- ☑ saves you from the unexpected when you need it most
  A major mechanical or electrical failure is frustrating to say the least, but when you are buying or selling your home, it can put an unexpected strain on your budget. With a UHP Home Warranty, you'll have security, confidence and peace of mind when you need it most.

When Selling:

- ☑ adds an attractive advantage to your property
- ☑ you, the seller, will provide a safer investment for your buyer
  (both the buyer and the seller are protected)
- ☑ homes with warranties generally sell faster and closer to their asking price
- ☑ even if the sale does not close, **RISK FREE COVERAGE TO SELLER is included at no additional cost to you!**

When Buying:

- ☑ ensures a solid home investment for your family and your future
- ☑ provides security, confidence, and peace of mind when making one of the biggest purchases you'll ever make
  No matter how well you inspect your new home before the closing, you can never be certain that an unexpected major repair isn't right around the corner. When the unexpected happens, your UHP Warranty covers replacement or repair of the warranted breakdown (less standard deductible). You can relax. You are covered!

...& why a UHP Home Warranty is THE SUPERIOR CHOICE!

- ☑ UHP is proud to offer the finest, most reliable quality and service.
- ☑ UHP is proud to provide superior service, solutions and results with a friendly, personal touch for each and every one of our customers.
- ☑ With UHP, you are covered. See our extensive list of covered benefits.
- ☑ We make it FAST AND EASY for you to get UHP coverage and we follow through with the quick, accurate, quality service you expect.

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Home Protection

UHP Home Warranty

Call UHP Today!

1289 Deming Way, Ste. 201
Madison, WI 53717

608-831-0285

Toll Free:
1-877-225-5847

Toll Free Fax:
1-888-321-6355

Website:
www.uhpwarranty.com

Email:
info@uhpwarranty.com

Relax. You're Covered!

Universal Home Protection

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	Most Popular Elite $525 $75 Deductible Home Seller | Home Buyer	Basic $450 $75 Deductible Home Seller | Home Buyer	Appliance Upgrade Package $75 Price includes all applicable taxes. Home Seller | Home Buyer	Optional Riders Cost Varies Home Buyer
Electrical*	✓	✓		
Plumbing*	✓	✓		
Heating*	✓	✓		
Central Air Conditioning*	✓	✓		
Water Heater*	✓	✓		
Washer/Dryer*	✓	✓		
Built-in Microwave*	✓	✓		
Oven/Range/Cooktop*	✓	✓		
Kitchen Refrigerator*	✓	✓		
Built-in Dishwasher*	✓	✓		
Garbage Disposal*	✓	✓		
Built-in Trash Compactor*	✓	✓		
Ceiling Fans*	✓	✓		
Exhaust Fans*	✓	✓		
Garage Door Opener*	✓	✓		
Water Softener*	✓			
Stand Alone Freezer*	✓			
Permanently Installed Sump Pump*	✓			
Wine Chiller*	✓			

Covers one (1) additional of each of the following when added to an Elite or Basic Warranty. Additional fee must be paid at closing.

- Refrigerator
- Oven/Range
- Built-in Microwave
- Built-in Dishwasher

Appropriate fee for each must be paid at closing.

- Well Pump $75
- Pool, Spa, or Combination Equipment $200
- Additional Heating System $75 ea.
- Additional Air Conditioning System $75 ea.

Need Service?
File your claim online.
It's fast and easy!

Simply go to:
uhpwarranty.com/file-a-claim
and fill in the required information.

**See description of coverage and warranty purchase agreement for details.*

Call For Personal Claim Service: 608-831-0285, Toll Free 1-877-225-5847

Available for emergency claim response 24 hours a day, 7 days a week.

*See section P, Service, Item 1 for after normal business hours, weekends, and holiday claims criteria.

All service requests must be phoned in to UHP or submitted online.
DO NOT contact a contractor yourself. We will handle all the details for you.
Your claim will be processed without delay and a local contractor (approved by UHP) will contact you for an appointment.

DO NOT Call a Contractor Yourself.

Become Knowledgeable About Your UHP Home Warranty!

To fully understand your home warranty coverage and to get the most benefit from it, it is important to read the following sample contract. Make sure you understand the procedures for filing a claim and what the cost to you will be regarding that claim. Also, make yourself aware of what the home warranty covers and what it doesn't cover. Remember…we're here to help.

What is covered? Your warranty is designed to cover mechanical malfunctions that result from normal wear and tear to items listed as covered under your specific warranty. If your oven stops heating, or your refrigerator stops cooling, don't panic. Give us a call!

Are there things that may not be covered by my home warranty? While your home warranty is intended to assist you with repair or replacement costs to covered items, there are certain things that the home warranty does not cover such as, but not limited to, code violations, upgrading of systems, routine cleaning and maintenance, etc. Please read the coverage details carefully for your particular warranty.

How do I file a claim? FIRST, you must contact Universal Home Protection at 608-831-0285 or toll free 1-877-225-5847 to file a claim. You may also file a claim online at uhpwarranty.com/file-a-claim. **DO NOT CONTACT A CONTRACTOR YOURSELF.** We will handle all the details for you.

What will the cost be to me? The homeowner is responsible for a deductible charge of up to $75 on each component or appliance malfunction referred to a UHP approved contractor/service technician. Additional charges, including tax, may apply. Please be prepared to pay your deductible to the contractor upon presentation of the bill.

The above mentioned items are for illustration purposes to assist you in using and understanding your home warranty. Coverage is determined based upon the actual terms and conditions of your specific warranty.

SAMPLE CONTRACT

Universal Home Protection

Universal Home Protection Home Warranty
Warranty Terms And Conditions

DO NOT Call a Contractor Yourself.

UHP may NOT reimburse you for work performed without prior UHP approval.
FOR CLAIMS CALL: 608-831-0285, Toll Free: 1-877-225-5847, Fax Toll Free: 1-888-321-6355

A. Coverage

UNIVERSAL HOME PROTECTION, (hereinafter UHP, WE, or OUR) agrees to arrange for a qualified service contractor to repair or replace a COVERED component or appliance in the event of malfunction or mechanical failure which occurred during the term of the warranty contract as a result of normal wear and tear. Mechanical malfunction/failure occurs when an item covered by this contract is functioning properly and then becomes unable to properly perform its designed function, subject to these terms and conditions. This contract covers only single-family dwellings, condominiums, and multiple unit dwellings up to four units. Multiple unit dwellings must be appropriately applied for and authorized by UHP.

This warranty covers only those items that are:

1. Listed as COVERED under Section C. and Section D. if applicable. The list of NOT COVERED components and appliances is not meant to be all-inclusive. Certain components and appliances listed as NOT COVERED are specified for illustration and not limitation. Certain limitations apply to covered systems and appliances. See Section L., Limitations On Liability.
2. Located in an owned or rented residential property. Any dwelling used in whole or in part for commercial purposes (including, but not limited to, day care centers, fraternity/sorority houses, and nursing/care facilities) is **NOT** eligible for coverage.
3. Located within the perimeter of the main foundation or the attached garage.
4. Correctly installed and operating properly on the effective date of this contract.

B. Warranties Available/Terms

Seller Home Warranty, Basic or Elite warranty, which is placed on a home by a home seller at the time of listing and is effective immediately upon receipt and acceptance by UHP and continues for the remaining term of the listing contract, not to exceed one hundred and eighty (180) days provided the listing is being actively marketed and has not terminated, expired, or been withdrawn. By application and acceptance of a seller warranty, the appropriate fee is required to be paid to UHP at closing. The seller warranty may be extended at the sole discretion of UHP. The Seller Home Warranty will terminate upon transfer of title or cancellation of the listing contract. Upon transfer of title, the seller home warranty will transfer, at no additional fee, to the purchaser for a term of one (1) year, provided payment is received by UHP within ten (10) days of the date of closing. During the listing period, if the Seller vacates the property, the property must be maintained with all utilities (i.e. water, electric, and gas service) on, or the home must be properly winterized/safeguarded to protect against frost or other damage that might occur when vacant. If these requirements are not met, coverage may be terminated.

Buyer Home Warranty, Basic or Elite warranty, which is purchased by or on behalf of a home buyer at the time of closing and is effective on the date of closing for a term of one (1) year provided UHP has received the proper payment within ten (10) days of the closing. Buyer home warranties expire one year from the date of closing.

Homeowner Direct Warranty, Basic or Elite warranty, which is available to homeowners not currently selling or buying a home (not listed for sale or it is more than ten (10) days from closing). It is effective thirty (30) days after our acceptance and receipt of proper payment and remains in effect for a term of one (1) year.

New Construction Warranty, Basic warranty, which is purchased by or on behalf of a home buyer at the time of closing of a newly constructed single family home. The warranty will go into effect on the first anniversary

continued…

date of the closing, provided we receive proper payment within ten (10) days of the closing, and remains in effect for a term of three (3) years.

C. Components and Appliances Eligible For Basic Warranty Coverage

HEATING SYSTEM

Covered—Unless additional fees are paid, this contract covers one (1) central warm air heat system or one (1) central hot water or steam heat system; a thermostat; all accessible ductwork. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $2,000 for repair or replacement costs to one (1) heating system. Heat pump systems and combination heating and cooling systems are considered one (1) system.

Not Covered—Any heating units that are portable or free standing; any secondary or backup heat sources; humidifiers; individual space heaters; electronic air cleaners/filters of any type; cleaning or replacing air filters; blockages in air intake and/or exhaust for furnace; clogged, cracked or damaged drain line/hoses; fuel storage tanks or removal of; regulating and cleaning of burners; radiant heating systems built into walls, ceilings or floors; damper motors; fireplaces and associated gas lines and plumbing; chimney liners; air-to-air exchangers; handling of asbestos and other toxic materials; steam or radiant heating lines or coils encased in concrete; inaccessible ductwork or any ductwork encased in concrete; solar heating systems; any conditions that existed prior to Agreement effective date; routine care and maintenance; misuse; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists; units converted from coal to gas, coal to oil, oil to gas, and wood burning converted units; source pipes for geothermal heating/cooling units; cost to drain boiler if no shut off valves are present; heating capability due to inadequate or undersized equipment or ductwork.

ELECTRICAL

Covered—All electrical wiring that is contained within the boundaries of the main foundation; the circuit breaker panels and fuse box; receptacles; bathroom exhaust fans; ceiling fans (replaced with like quality, $500 limit); chimes/door bells; garage door openers in attached or detached garages (repair or replacement for all units combined not to exceed $600). See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $2,000 for repair or replacement costs to the electrical system.

Not Covered—Intercom systems; telephone/speaker systems/cable/satellite/internet and associated wiring; fire alarms; smoke detectors; carbon monoxide detectors; radon mitigation systems; security systems; lighting fixtures; attic wall fans or exhaust fans; the sending units, light/light bulb, springs, cables and pulleys used by garage doors and openers; remote controls and/or sending units for ceiling fans; all power failures or shortages; any inadequate wiring capacity or wiring overload conditions; all electrical wiring outside of the main foundation; wiring encased in concrete; any conditions that existed prior to Agreement effective date; routine care and maintenance; misuse; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists.

PLUMBING

Covered—Within the boundaries of the main foundation, any gas, water, waste, drain or vent lines; faucets (replace with like quality, $500 limit); motors and blowers for jetted bathtubs; tub or shower valves; primary water heater; toilets and associated components (replace with like quality, $500 limit). See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $1,000 for repair or replacement costs to a water heater, including vented systems, or the mechanicals of a jetted bathtub. UHP shall be responsible for an aggregate of up to $2,000 per plumbing malfunction unless otherwise specified.

Not Covered—The cost to access and/or repair breaking through walls, ceilings or floors to make repairs; spas and any related mechanical or plumbing components; lawn sprinkler systems; swimming pools; water softeners; water purification systems/water filters; instant hot water systems, pumps and dispensers; shower base pans; sinks; bath tubs; shower enclosures; bidets; grouting or caulking; any excessive, or insufficient water pressure conditions; all piping outside the boundaries of the foundation; exterior hose-bibs; drain blockages caused by root growth; water flow restrictions because of rust, mineral deposits, or any other deposits; noises in systems; all plumbing located in, or under the slab or foundation; any plumbing encased in concrete; sewage ejector pumps; lift pumps; wells and well pumps; purity, color, or odor of the water system; handling of asbestos and other toxic materials; pressure tanks; holding tanks; solar plumbing systems; sump pumps and all associated piping; jet pumps; septic tanks (or systems) inside or outside of the home; water and sewer laterals; frozen pipes; any conditions that existed prior to Agreement effective date; routine care and maintenance; misuse; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists. (Note: some items may be eligible for optional BUYER or BUYER/SELLER coverage—if appropriate warranty is selected and the additional fee is paid at closing.)

AIR CONDITIONING SYSTEM

Covered—Unless additional fees are paid, this contract covers one (1) central air conditioning system (a system which utilizes ductwork for the distribution of air); a thermostat; compressor; condenser; air handler; interior refrigerant gas lines and accessible ductwork; condenser fan motor; blower fan motor; evaporator cooler unit; or (1) permanently installed wall air conditioning unit. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $2,000 for repair or replacement costs to one (1) air conditioning system. Heat pump systems and combination heating and cooling systems are considered one (1) system.

Not Covered—Filters; exterior refrigerant lines; registers; condenser grille guards; deionizers; humidifiers; portable air conditioning units; window air conditioning units; gas air conditioning units; source pipes for geothermal heating/cooling units; cooling capability due to inadequate or undersized equipment or ductwork; electronic air cleaners/filters of any type; clogged, cracked or damaged drain lines/hoses; any conditions that existed prior to Agreement effective date; misuse; routine care and maintenance; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists.

PRIMARY APPLIANCES

Covered—Primary kitchen refrigerator; built-in oven; garbage disposal; microwaves designed by the manufacturer to be installed into a wall, cabinet, or over the range; range; built-in dishwasher (those that do not sit on wheels and use temporary connectors); range exhaust fan; built-in trash compactor; clothes washer/dryer. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $1,000 for repair or replacement costs per appliance.

Not Covered—Coin operated appliances; cabinets; doors or related parts; structural parts of appliances; all non-mechanical parts (i.e. plastic pieces, handles, locks, hinges, knobs, gaskets, interior/exterior appliance lights/indicator lights, interior liners/tubs, insulation, cracks in glass or ceramic cook top surfaces); self-cleaning oven feature; noises when no mechanical malfunction is present; refinishing or replacing of counter tops; any cosmetic repairs–dents, scratches, etc.; lock and key assemblies; meat probes; rotisseries; clocks/timers unless necessary to the operation of the appliance; racks; baskets; exterior/interior trim; multi-media centers on refrigerators; free standing ice makers or ice makers in refrigerators/freezers; water and ice dispensers and associated piping/plumbing; wine chillers/secondary refrigerators; free standing freezers; odors; central vacuum systems; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists; any conditions that existed prior to Agreement effective date; misuse; routine care and maintenance. (Note: some items may be eligible for optional BUYER/SELLER coverage if appropriate warranty and/or package is selected and the appropriate/additional fee is paid at closing.)

D. Components and Appliances Eligible for Elite Warranty Coverage

(Elite Warranty Includes all covered items listed in Sections C. & D. Excludes Appliance Upgrade Package/Secondary Set Of Appliances unless optional package is selected and the appropriate fee is paid at closing.)

Covered—Water softener; stand-alone freezer; primary permanently installed sump pump; wine chiller. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $1,000 for repair or replacement costs to a water softener, a stand-alone freezer, and an aggregate of up to $500 for repair or replacement costs to a wine chiller.

Not Covered—Cabinets; doors or related parts; structural parts of appliances; all non-mechanical parts (i.e. plastic pieces, handles, locks, hinges, knobs, gaskets, interior/exterior appliance lights/indicator lights, interior liners/tubs, insulation); any cosmetic repairs–dents, scratches, etc.; racks; baskets; exterior/interior trim; ice makers in freezers and associated piping/plumbing; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists; any conditions that existed prior to Agreement effective date; misuse; routine care and maintenance; resin bed; ion exchange resin; iron filtration systems; reverse osmosis systems.

PLEASE PRESENT TO THE BUYER / SELLER

OPTIONAL COVERAGE For Home BUYER/SELLER (Additional Fee Required At Closing)

Appliance Upgrade Package/Secondary Set of Appliances

Covered—One (1) additional of each of the following: refrigerator, oven/range, built-in microwave, built-in dishwasher.

For *"Not Covered"* systems and components, see PRIMARY APPLIANCES on the previous page.

OPTIONAL COVERAGE For Home BUYER Only (Additional Fee Required At Closing)

Well Pump

Covered—Well pump and control box used for serving the main residence. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $1,200 for repair or replacement costs to a well pump.

Not Covered—Auxiliary pumps used to provide water to out-buildings or tanks for livestock or any other purpose other than to provide service to the main residence for domestic use. Any charges, including excavation to gain access to the pump; casings; pressure and holding tanks; electrical service or piping; redrilling wells; any conditions that existed prior to Agreement effective date; misuse; routine care and maintenance.

Swimming Pool or Spa (Covers one unit only—only the pool or only the spa)

Covered—Limited to pumps; motors; gaskets; relays; impellers; filters; backflush valve; heaters; above ground plumbing and electrical lines serving the unit. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to $1,200 for repair or replacement costs to the mechanicals of a pool, spa or combination equipment.

Not Covered—Concrete encased or underground plumbing and electrical service; structural defects; the cost to access and/or repair breaking through walls, ceilings or floors to make repairs; code violations; pool lights; solar water heaters; pool sweep motors; pool liners; covers and associated parts; motors for covers; cleaning equipment and/or chemicals; ozone systems; the presence of rust, corrosion, scale or lime build-up when no mechanical failure exists; any conditions that existed prior to Agreement effective date.

Swimming Pool With Built-In Spa Equipment (Both pool and spa are covered if they use common equipment. If common equipment is not used, the spa is not covered.)

For "Covered" and "Not Covered" systems and components, see SWIMMING POOL OR SPA above.

E. Multiple Units—Condominiums

1. Unless the contract specifies a duplex, triplex, or fourplex, UHP's liability under this contract is limited to single-family dwellings.

2. This contract does not cover the common areas and facilities of condominiums and multiple units.

F. Manufactured And Mobile Homes

1. UHP covers Manufactured Homes as defined by the U.S. Department of Housing And Urban Development as of March 31, 2010, provided the home was manufactured within 15 years from the effective date of this contract. A Certificate of Origin may be required upon request by UHP.

2. UHP does not cover recreational vehicles, single wide trailers, park models, or other dwellings not considered to be a Manufactured Home as defined by the U.S. Department of Housing And Urban Development as of March 31, 2010.

G. Tenant Occupancy

When coverage is provided on tenant-occupied dwellings, the dwelling owner (not tenant) is responsible to request service and report claims. Payment of the deductible charge is the responsibility of the owner.

H. Renewal

In the event the homeowner is interested in renewing the contract, UHP may, at it's option and if permitted by state law, renew the contract. The homeowner will be notified of terms of coverage and rates for the renewal period. Renewal payment must be received by UHP prior to the expiration date of the current contract.

I. Termination

1. If there is material misrepresentation by the applicant or owner of any fact or circumstance relative to the systems, components, or appliances covered by this contract, UHP may terminate the contract.

2. After this contract is in effect for 60 days, UHP may terminate this contract:

a) for nonpayment of plan fee; or

b) for fraud or misrepresentation of a material fact, the knowledge of which would have caused UHP to decline to issue the contract; or

c) due to substantial change in risk assumed except to the extent UHP should reasonably have foreseen the change or contemplated the risk when issuing company established the contract; or

d) in the event there has been a substantial breach of a contractual duty, condition or warranty.

Notice of termination: If issuing company terminates this contract, issuing company will mail you notice, at the address shown on the Warranty Plan Purchase Agreement, at least 10 days prior to the effective date of the termination.

3. UHP has the option to terminate coverage on any item that has been repaired, altered, installed, or modified without UHP's prior authorization.

4. It is the owner's responsibility to pay the deductible amount to the service contractor. In the event the owner fails to pay the deductible charge, UHP shall have no further responsibility under this contract until the deductible is paid, or, at UHP's option, the contract may be terminated.

J. Cancellation (As governed by state laws)

In Wisconsin: The purchaser of the warranty plan may (within 15 calendar days of the delivery of the warranty contract) reject and return the warranty contract for a full refund; less actual costs or charges needed to issue and service the warranty contract.

In Illinois: The contract holder may cancel the home warranty contract:

a) within 30 days after its purchase, if no service has been provided, for a full refund of the consideration less a cancellation fee.

b) at any other time during the term of the contract for a pro rata refund of the consideration for the unexpired term of the contract less the value of any service received, and a cancellation fee. The pro rata refund shall be based on the number of days elapsed during the term of the contract.

The cancellation fee for this contract shall be the lesser of 10% of the contract price or $50.

K. Transferability/Assignment

Upon receipt of written request from the property owner, UHP agrees to transfer the remaining term of the current home warranty plan to the new property owner.

L. Limitations On Liability

1. Repairs or replacements required as a result of flood, fire, lightning, smoke, earthquake, freeze, storm, theft, war, accident, riots, vandalism, improper installation, power failure, pest damage, neglect or misuse, or acts of God are not covered by this contract.

2. UHP may not reimburse the owner for labor or materials, or other services not authorized or supplied by UHP.

3. If, in the course of a repair or replacement service, it is necessary to open a ceiling, floor, or walls, restoring the openings to their original condition is the responsibility of the owner and is not covered by this contract. If moving another appliance is required to service a malfunction, all costs associated with moving the non-malfunctioning appliance are the responsibility of the homeowner and are not covered by this contract.

4. This contract does not cover consequential damages resulting from the failure of any component, system, or item. UHP is not responsible for delay or failure to provide service due to circumstances beyond UHP's control such as, but not limited to, lack of availability of materials, service, or labor.

5. If this contract covers a condominium, UHP's responsibility for repairs or replacements shall be limited to an area within the contract holder's condominium, excluding common area.

6. Upgrading or improvement of systems, components, and items due to lack of capacity, failure to meet current building code(s) or zoning requirements is the responsibility of the owner and is not covered by this contract.

7. In the event of a joint well agreement, UHP shall be responsible for repair costs in proportion to the responsibility of the contract holder's share of the agreement.

8. Unless otherwise noted in the contract, UHP coverage will be limited to $5,000 per occurrence/malfunction.

9. Contract coverage is limited to residential use of property.

10. Claims may not be submitted following the expiration date of the plan.

11. In the event a homeowner initiates a request for service on an item listed as covered, but the actual malfunction is proven to be associated with a non-covered item, or upon the contractor's evaluation no mechanical malfunction is present, the homeowner is responsible for any and all incurred charges due to the contractor. In the event the homeowner fails to pay the amount due to the contractor, UHP shall have no further responsibility under this contract until the amount is paid in full.