



UNIVERSAL HOME PROTECTION TERMS AND CONDITIONS

Do NOT Call a Contractor Yourself

UHP may NOT reimburse you for work performed without prior UHP approval.
FOR CLAIMS: uhpwarranty.com, 608-831-0285, Toll Free: 1-877-225-5847, Fax Toll Free: 1-888-321-6355
Universal Home Protection, LLC, 1111 Deming Way, Suite 207, Madison, WI 53717

A. COVERAGE

UNIVERSAL HOME PROTECTION, (hereinafter UHP, WE, or OUR) agrees to arrange for a qualified service contractor to repair or replace a COVERED system, component, or appliance in the event of malfunction or mechanical failure. A malfunction or mechanical failure occurs when an item covered by this contract is correctly installed and functioning properly with no defects and then becomes unable to perform its designed function as a result of normal wear and tear during the term of this Agreement.

This warranty 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 those items listed under Section C., Section D., Section E., and Section F., if applicable. The list of NOT COVERED systems, components, and appliances is not meant to be all-inclusive. Certain systems, components, and appliances listed as NOT COVERED are specified for illustration and not limitation. Certain limitations apply to covered systems, components, and appliances. See Section N. Limitations On Liability.

This warranty covers those items located within residential properties only. Any dwelling used in whole or in part for commercial purposes (including, but not limited to, day care centers, fraternity/sorority houses, Bed & Breakfasts, and nursing/care facilities) is NOT eligible for coverage.

Covered systems, components, and appliances must be located inside of the dwelling or the attached garage unless otherwise specified.

B. WARRANTIES AVAILABLE/TERMS

SELLER HOME WARRANTY: A Basic, Elite, or Ultimate 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hundred and eighty (180) days provided the listing is being actively marketed and has not terminated, expired, or been withdrawn.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 Home 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 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: A Basic, Elite, or Ultimate 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 warranties expire one year from the date of closing and are renewable at the sole discretion of UHP.

HOMEOWNER DIRECT WARRANTY: A 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 become effective on the first anniversary 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. BASIC WARRANTY COVERAGE

PRIMARY HEATING SYSTEM - Covered for buyer. Additional fee required for optional seller coverage.

Covered—Unless additional fees are paid, this contract covers only one (1) of the following primary heating systems: central warm air heat system, central hot water or steam heat system, permanently installed wall heating unit, electric baseboard heating system, primary heat source of a radiant floor heating system; thermostats (replaced with like quality, \$500 limit) and all accessible ductwork associated with a covered heating system. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to \$2,300 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; wood burning systems; 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; pumps, manifolds, controls, lines, expansion tank, and valves associated with radiant floor heating systems; dampers/damper motors; fireplaces and associated gas lines, plumbing, and electrical components; air-to-air exchangers; heat recovery ventilation systems; handling of asbestos or 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 is present; 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 isolation valves are present; heating capability due to inadequate or undersized equipment or ductwork.

AIR CONDITIONING SYSTEM - Covered for buyer. Additional fee required for optional seller coverage.

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), or one (1) permanently installed wall air conditioning unit; thermostats (replaced with like quality, \$500 limit) and all accessible ductwork associated with a covered cooling system; compressor; condenser; air handler; interior refrigerant gas lines; condenser fan motor; blower fan motor; evaporator coil. See Limitations On Liability for specific limitations that may apply.

Note: UHP shall be responsible for an aggregate of up to \$2,300 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; registers; condenser grille guards; ionizers; 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 line/hoses; structural damage to condensing unit; condenser cleaning; 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 is present.

HOW DO I FILE A CLAIM?

FIRST, you must contact Universal Home Protection toll free 1-877-225-5847 to file a claim. You may also file a claim online at uhpwarranty.com.

DO NOT CONTACT A CONTRACTOR YOURSELF.

We will handle all the details for you.

ELECTRICAL

Covered—All electrical wiring contained inside the dwelling; the circuit breaker panels and fuse box; outlets; interior standard light switches; bathroom exhaust fans (replaced with like quality, \$500 limit); ceiling fans (replaced with like quality, \$500 limit); independent smoke and carbon monoxide detectors including battery and hardwired units; chimes/doorbells; 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/cable/satellite/internet and associated wiring; fire alarms; smoke and carbon monoxide detectors integrated within security/fire/other systems; radon mitigation systems; security systems; lighting fixtures; attic wall fans or exhaust fans; central ventilation systems; the sending units/remote controls, 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; resetting of breakers/GFCI outlets when no mechanical malfunction is present; any inadequate wiring capacity or wiring overload conditions; all electrical wiring outside of the main dwelling; 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 malfunction is present.

PLUMBING

Covered—Contained inside the dwelling, any gas, water, waste, drain or vent lines; faucets (replaced with like quality, \$500 limit); motors and blowers for jetted bathtubs (buyer coverage only); tub or shower valves/shower panel (replaced with like quality, \$500 limit); primary water heater; toilets and associated components (replaced 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—Spas and any related mechanical or plumbing components; lawn sprinkler systems; swimming pools; water softeners; iron filtration systems; water purification systems/water filters; instant hot water systems; circulating pumps for water heaters; pumps and dispensers; shower base pans; sinks; bathtubs; shower enclosures; saunas; steam rooms/showers; bidets; grouting or caulking; any excessive, or insufficient water pressure conditions; all piping outside the boundaries of the dwelling; 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; reverse osmosis systems; handling of asbestos and/or 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 is present.

Note: Some items may be eligible for optional BUYER or BUYER/SELLER coverage if appropriate warranty is selected and the additional fee is paid.

PRIMARY APPLIANCES

Covered—Primary kitchen refrigerator; ice maker in refrigerator (repair or replacement costs not to exceed \$400); wall oven, range, or cooktop; garbage disposal; microwaves designed by the manufacturer to be installed into a wall, cabinet, or over the range (replaced with like quality, \$500 limit); built-in dishwasher (those that do not sit on wheels and use temporary connectors); range exhaust fan; clothes washer/dryer (buyer coverage only). 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. Combination appliances are considered one (1) appliance.

Not Covered—Coin operated appliances; cabinets; doors or related parts; structural parts of appliances; all non-mechanical parts (i.e. plastic pieces, handles, drawers, 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 (i.e. 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; ice making units not located within a covered refrigerator; water and ice dispensers; the cost to replace a refrigerator if the ice maker and/or associated plumbing/valves are not repairable or are no longer available; filters; 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 is present; any conditions that existed prior to Agreement effective date; misuse; routine care and maintenance.

Note: Additional secondary appliances may be eligible for optional BUYER coverage if appropriate fee is paid.

D. ELITE WARRANTY COVERAGE

Covered—All items listed in Section C.; water softener; stand-alone freezer; permanently installed primary 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 or a stand-alone freezer, and an aggregate of up to \$500 for repair or replacement costs to a wine chiller.

Not Covered—Ion exchange resin beds; all items listed under "Not Covered" in section C. above.

E. ULTIMATE WARRANTY COVERAGE

Covered—All items listed in Sections C. & D.; seller coverage for HVAC System (See section C. for coverage specifics); unknown pre-existing conditions; seller coverage activated upon receipt and UHP's acceptance of application. 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 to unknown pre-existing conditions. Unknown pre-existing conditions are malfunctions or defects to properly installed covered systems, components, or appliances discovered after Agreement effective date, but believed by a UHP authorized contractor to be present prior to Agreement effective date which could not have been detected by visual inspection or through simple operation of the system, component, or appliance. UHP may require documentation such as home inspection reports, contractor work orders, or other information in order to determine coverage.

F. OPTIONAL COVERAGE FOR HOME BUYER ONLY (Additional Fee Required)

SUBMERSIBLE WELL PUMP

Covered—Well pump and control box 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—Jet pumps or 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 residential 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—Plumbing and electrical service located underground or encased in concrete; structural defects; any construction costs required to gain access to plumbing or electrical components, or the cost to repair any damage caused by gaining access to make repairs; cost to drain unit to evaluate or repair; code violations; lights; solar water heaters; sweep motors; pool liners; covers and associated parts and motors; cleaning equipment and/or chemicals; ozone systems/ozonators; the presence of rust, corrosion, scale or lime build-up when no mechanical failure is present; 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.

SEPTIC SYSTEM

Covered—Limited to ejector/lift pumps; the electrical wiring of the septic system; backups/stoppages which occurred more than 15 days after Agreement effective date. Note: UHP shall be responsible for an aggregate of up to \$500 for repair or replacement costs to the septic system.

Not Covered—Leach beds/lines; drain fields; seepage pits; chemical treatments; cesspools; the costs associated with locating or gaining access to septic tank or sewer hook-ups; the cost of installing cleanouts or hook-ups if they do not already exist; routine maintenance/pumping of system.

SEWER LATERAL CLEANING

Covered—Limited to cleaning of the sewer lateral line; backups/stoppages which occurred more than 15 days after Agreement effective date.

Note: UHP shall be responsible for an aggregate of up to \$500 for the costs of cleaning the sewer lateral line.

Not Covered—Broken or collapsed sewer lateral lines; the costs associated with installing clean-outs or hook-ups if they do not already exist.

G. 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.

H. 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 Manufactured home displays a red certification label on the exterior of each transportable section. If the dwelling does not display this certification, it is not considered a manufactured home.
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.

I. 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 homeowner.

J. RENEWAL

UHP may, at its 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.

K. TERMINATION

1. If there is material misrepresentation by the applicant or homeowner 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 application, at least 10 days prior to the effective date of the termination.
3. UHP reserves the right to terminate coverage on any specific system, component, or appliance after becoming aware of a condition determined to be present prior to Agreement effective date or if the system, component, or appliance has been repaired, altered, installed or modified without UHP's prior authorization. Certain exceptions may apply based on specific Agreement terms and conditions or at UHP's discretion.
4. It is the homeowner's responsibility to pay the deductible amount to the service contractor. In the event the homeowner 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.

L. 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.

M. TRANSFERABILITY/ASSIGNMENT

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

N. LIMITATIONS ON LIABILITY

1. Repairs or replacements required as a result of flood, water damage, fire, lightning, smoke, earthquake, freeze, storm, theft, war, accident, riots, vandalism, improper installation, power failure, pet/pest damage, mold, neglect or misuse, or acts of God are not covered by this contract.
2. UHP may not reimburse the homeowner 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 homeowner and is not covered by this contract. If moving another appliance is required to service a malfunction, all costs associated with moving the 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 areas.
6. Upgrading or improvement of systems, components, or appliances due to lack of capacity or failure to meet current building code(s) or zoning requirements is the responsibility of the homeowner and is not covered by this contract.
7. In the event of a Joint Well Agreement, UHP shall be responsible for repair or replacement 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 Agreement.
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. 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.
12. Noises in covered systems, components or appliances when no malfunction or mechanical failure is present are not covered by this contract.
13. This contract does not cover claims to vacant properties that have not been properly winterized/safeguarded to protect against frost or other damage that might occur when vacant.
14. Any wireless internet connectivity malfunction on a covered component is not covered by this contract.

15. This contract does not cover any systems, components, or appliances that have been altered from the original manufacturer's specifications.
16. This contract does not cover those items found to be defective by the product manufacturer or by the Consumer Product Safety Commission and for which any recalls or warnings have been issued. Repairs or replacements deemed necessary as a result of any manufacturing defect including improper design, use of improper materials, or any other manufacturing defects are not covered by this contract.
17. UHP is not liable for any damages resulting from contractor's service or any delay in or failure to provide service. UHP is not liable for any consequential, incidental, special, and/or punitive damages related to or arising from any contractor's service, including, but not limited to, damages resulting from delays in obtaining parts and/or labor, labor difficulties due to circumstances beyond the contractor's control, the failure of any equipment used by a contractor and/or any negligent or unlawful acts or omissions of any contractor.
18. During the contract term, if appliances/equipment covered by this contract are installed by someone outside of UHP's network of contractors, UHP shall have no further coverage responsibility for said appliance/equipment.
19. If a contractor is unable to repair an appliance due to an illegible or missing model/serial number, UHP's obligation will not exceed \$500.
20. UHP is not responsible for the upgrading or replacing of existing components or systems which become incompatible as a result of an authorized repair or replacement.
21. Repair or replacement costs to an air conditioning system utilizing HCFC-22 (R-22) or HCFC-142b (R142b) refrigerant will not exceed \$1,150.
22. Smart home management systems for energy, lighting, window treatments, doorbells, appliances, and audio or visual controls are not covered.

O. DISCLOSURES

The price of the Warranty includes all processing, inspection, and administration costs due and payable to UHP and its agents, if applicable.

P. WAIVER

In the event UHP should waive any of its contractual rights as to any claim, that waiver will not constitute a future waiver of said rights.

Q. STATE REQUIREMENTS

In Wisconsin: CAUTION—THIS WARRANTY IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE. Obligations of the provider under this service contract are backed by the full faith and credit of the provider. Universal Home Protection, LLC, 1111 Deming Way, Suite 207, Madison, WI 53717. 608-831-0285 or Toll Free: 1-877-225-5847.

UHP agrees to pay claims deemed covered promptly as outlined by Wisconsin State Statute 628.46.

In Wisconsin: If you are having problems with your company or agent, do not hesitate to contact the company or agent to resolve the problem.

UNIVERSAL HOME PROTECTION

1111 Deming Way, Suite 207, Madison, WI 53717, 608-831-0285 or TOLL FREE 1-877-225-5847

You can also contact the OFFICE OF THE COMMISSIONER OF INSURANCE, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the Office of the Commissioner of Insurance by writing to:

OFFICE OF THE COMMISSIONER OF INSURANCE

Complaints Department, P. O. Box 7873, Madison, WI 53707-7873

Or you can call 1-800-236-8517 outside of Madison or 608-266-0103 in Madison, and request a complaint form.

In Illinois: Doing business as Universal Home Protection Northern Illinois, LLC. Warranty Plan obligor is Universal Home Protection Northern Illinois, LLC.

R. SERVICE

1. When a malfunction occurs to a system, component, or appliance covered by this contract requiring repair or possible replacement, the homeowner must file a claim online at www.uhpwarranty.com or by calling UHP at 1-877-225-5847 to request service.

DO NOT CALL A CONTRACTOR DIRECTLY TO HAVE WORK PERFORMED. Work performed without UHP's consent may not be reimbursed.

Your UHP representative will contact an approved UHP contractor upon presentation of the bill to the homeowner. UHP will make every effort to initiate service within 36 hours after receiving the service call during weekdays and within 48 hours for calls received on weekends and holidays. If an emergency condition exists, UHP will endeavor to proceed with urgency to expedite the service and the normal deductible charge will apply. It is the sole discretion of UHP to determine if an emergency situation exists. In the event the homeowner requires that a non-emergency malfunction be serviced during other than normal business hours, on weekends or holidays, the homeowner will be responsible for all costs over and above those charged during normal business hours.

2. A UHP authorized contractor must perform all repair or replacement work done under the terms of this contract. **Further, UHP may not be responsible for any expenses incurred by the homeowner without the expressed consent and approval of UHP.**

3. **The homeowner is responsible for a deductible charge of up to \$75 on each system, component, or appliance malfunction referred to a UHP approved contractor/service technician. Additional charges, including tax, may apply.** The payment of the deductible charge is due when the service is performed and shall be paid by the homeowner to the authorized UHP contractor upon presentation of the bill to the homeowner. In the event the homeowner fails to pay the deductible charge, UHP shall have no further responsibility under this contract until the deductible is paid. An additional deductible will not be due by the homeowner if repairs made under this contract to the same specific malfunction fail within 60 days of the date the claim was first submitted to UHP.

4. The homeowner agrees to make the dwelling available during the contractor's standard rate hours within 30 days of the initial request for service. Failure to make the dwelling available within 30 days of the initial request for service will result in the cancellation of the claim.

Note: The homeowner agrees to pay the service contractor for any expenses incurred if homeowner fails to provide access to the dwelling.

5. You must notify UHP immediately upon discovery of a mechanical failure for work to be performed under this contract. Notice of any service request must be given to UHP prior to expiration of this contract. Failure of the homeowner to furnish UHP notice of mechanical failure as specified in this section and in the application, and with the time required therein may invalidate or reduce a claim if UHP is prejudiced thereby and it was reasonably possible for the homeowner to meet the time limit.

6. UHP retains the sole option to repair or replace any system, component, or appliance. The homeowner will have the option to replace a malfunctioning system, component, or appliance if that system, component, or appliance is deemed repairable by a UHP approved service contractor. The homeowner is responsible for any restocking fees if they elect to receive a repair credit. UHP will, upon receipt of a purchase invoice of a new appliance from the homeowner, provide a repair credit reimbursement based on the repair estimate by the UHP approved service contractor, less the deductible. When the homeowner elects to receive a repair credit reimbursement, the delivery, installation, and associated fees related to the new system, component, or appliance will be the responsibility of the homeowner.

7. UHP will make every effort to provide replacement parts, systems, or components of same or similar quality, when needed and available. Homeowner acknowledges that UHP will not be liable or responsible to provide an exact match in brand, dimensions, type or color. Nor is UHP responsible for matching any feature of the existing item/appliance that does not contribute to the primary function of the item. UHP is under no obligation to upgrade or make improvements in the original systems, components, or appliances covered by this contract. When replacement equipment is not available due to changes in design or dimensions, the cost of construction or modification made necessary due to such changes is the responsibility of the homeowner. The homeowner shall also be responsible for the cost of building and zoning permits deemed necessary and for the cost of handling of asbestos or other toxic materials.

8. This contract does not cover repairs or replacements of covered components or systems which are covered by other warranties, guarantees, or other insurance including, but not limited to, homeowner's insurance, manufacturer's, builder's, distributor's or any other warranties. UHP's coverage is secondary to all other warranties, guarantees or insurance.

9. In the event UHP is unable to provide a service contractor, UHP may require the homeowner to initiate a service request with a contractor of their choice. UHP must be contacted for authorization prior to any repair or replacement. Homeowner acknowledges approved costs may be required to be paid directly to the contractor, which would subsequently be reimbursed by UHP.