



**Welcome to
TXU AC and Heat ProtectSM**

See inside for coverage details.

SAMPLE WELCOME KIT

Welcome to TXU A/C & Heat ProtectSM

On behalf of TXU Energy and Cinch Home Services, welcome to your new home warranty plan. This plan protects you from unexpected repairs and replacements for your air conditioning and heating units, with a 180-day guarantee on any repairs.

TXU Energy is proud to partner with Cinch Home Services, which offers you a wide variety of home warranty packages with the same level of quality and service that you've come to expect from us.

For questions about coverage, claims or billing, please call Cinch Home Services.

With much appreciation,

TXU Energy (REP #10004) and Cinch Home Services, Inc.

Your Savings and Service Benefits

TXU A/C & Heat ProtectSM provides coverage against the high cost of repairing two of the most-used items in your home – your air conditioning and heating units.

This plan has been designed to keep your home up and running through the hottest and coldest days of the year, so you and your family can stay comfortable.

When something goes wrong with your A/C and/or heating unit, you can count on TXU A/C & Heat ProtectSM to help get a pre-screened service professional to your home and fix your unit for the cost of your \$125 deductible per claim.* With a 180-day workmanship guarantee, you can be sure the job is done right.

Whether you're having problems with your air conditioning or heating unit, we're always here for you. And there's no inspection required... so no matter the age, make or model of your A/C and/or heating unit, you're covered.*

What does this mean to you? It keeps more money in your pocket!



* See terms, conditions, and limitations in the contract enclosed in this kit starting on page 10. Covered unit must be in good working order at time of activation. Non-covered charges may apply to certain repairs.

Benefits At-a-Glance

Peace of Mind

TXU A/C & Heat ProtectSM brings you peace of mind with exceptional service, savings and protection every single day of the year. For less than a cup of coffee per day, you can relax knowing your home and budget are protected.

Convenience 24/7, 365 Days a Year

When your air conditioning and/or heating breaks down, just call your dedicated service team at 1-866-243-8617 toll-free any time of the day or night to schedule a pre-screened service professional to come to your home.

Instant Savings

Whatever type of repair your air conditioning or heating unit needs, you'll only pay a \$125 deductible for any covered repair.*

Unlimited Service

Anyone from household can call for as many air conditioning or heating unit repairs as needed. If it can't be repaired, it will be replaced.*

No Inspection Required

It doesn't matter the age of your air conditioning or heating unit, or what make or model it happens to be – it's covered.*

Appliance Discounts

You can use Appliance Buyline[®] to get discounts off the suggested retail price of brand name appliances – and get them professionally installed at a discount too.

How To Use TXU A/C & Heat ProtectSM

TXU A/C & Heat ProtectSM is designed to save you money and time. Taking advantage of your benefits is as easy as 1-2-3.

- 1 When you need assistance**, simply visit us at my.cinchhomeservices.com or call 1-866-243-8617 and provide your Contract Number.
- 2** We can set up a conference call with a pre-screened, licensed, and insured service professional, or you can call them at your leisure.
- 3 Set up the best day** and time for the service visit.

No matter the age, make or model of your air conditioning or heating unit, your service professional will repair the covered item so it's working properly.*

You have 30 days from the date you enrolled to review these materials and decide whether you want to keep the coverage or call and cancel your enrollment before you are billed. Warranty coverage is for a one-year term that will begin automatically after the 30-day review period unless you cancel during that time. You may also cancel at any time without penalty after coverage begins if you have not filed a claim. Upon expiration of the initial term, your coverage will automatically renew. Warranty will be billed on your monthly TXU Energy electricity bill. TXU Energy is an authorized seller for warranties provided, administered and serviced by Cinch Home Services and its subsidiary HomeSure of America, Inc., and is not responsible for claims or service related to your coverage.

* See terms, conditions, and limitations in the contract enclosed in this kit starting on page 10. Covered unit must be in good working order at time of activation. Non-covered charges may apply to certain repairs. There is a one-time deductible charge per claim; you will not have to pay an additional deductible for the same claim.

Additional Benefits

With this home warranty plan, you're automatically approved for:



The Appliance Buyline® Discount Buying Service

Where discounts equal big savings whenever you need an appliance for your home.

Is it time to upgrade your kitchen appliances? Is your clothes dryer on its way out? Would you like a new refrigerator as a special gift to yourself?

Whatever the reason for purchasing a new appliance, you can count on Appliance Buyline to make sure you're getting a great deal with everyday savings not available to the general public.

FYI: Installation and haul-away services are also available at a discount.



Get Top Brand Names... at Bottom Line Prices

Visit ApplianceBuyline.com to see how much you can start saving on new appliances.

Choose from some of the most trusted names in the industry:

General Electric®

KitchenAid®

Whirlpool®

Jenn-Air®

Maytag®

Gladiator®

THE FOLLOWING TERMS AND CONDITIONS APPLY TO ALL ENROLLEES OF THE APPLIANCE BUYLINE DISCOUNT BUYING SERVICE (THE "SERVICE") AND SHALL BE BINDING ON ALL ENROLLEES UPON COMPLETION OF ENROLLMENT IN THE SERVICE.

1. **THE SERVICE:** The Service is offered by Cinch Home Services, Inc. as an additional benefit to enrollees in certain of its and its affiliates and subsidiaries' home products (collectively Cinch Home Services). Through the Service, enrollees are given direct access to third-party merchants' ("Participating Merchants") websites through which enrollees can purchase appliances at discounted prices compared with the manufacturer and/or Participating Merchant's suggested retail prices. All products offered to enrollees in the Service are determined solely and exclusively by the Participating Merchants, and all prices and discounts advertised on the Participating Merchants' websites for the products offered are determined solely and exclusively by the Participating Merchants. All purchases made by enrollees through the Service are made directly between the enrollee and the Participating Merchant and must be approved by the Participating Merchant. All terms and costs of delivery and/or installation of any product(s) purchased through the Service are determined solely and exclusively by the Participating Merchant and the enrollee. The Service shall not participate in the selection, purchase, payment, delivery, or installation of any product by any enrollee from any Participating Merchant. The Service reserves the sole and exclusive right to determine which merchants may participate in the Service.
2. **ENROLLMENT:** To enroll in the Service, you must contact the Service at 1-800-475-9679 or by email to questions@appliancebuyline.com. Once enrolled, you will be provided with the necessary information to access Participating Merchants' websites, including any required authorization codes necessary to access the websites. Depending on the Participating Merchant, you may also be required to register with the Participating Merchant before accessing the merchant's website and/or purchasing any products. All enrollees in the Service who access and/or register with a Participating Merchant's website are subject to all terms and conditions established by that Participating Merchant in addition to the Terms and Conditions set forth herein.
3. **MERCHANDISE ORDERS:**
 - a. When you order a product from a Participating Merchant, the purchase is completed solely and exclusively between you and the Participating Merchant. Neither the Service nor Cinch Home Services is the merchant, vendor, supplier, or manufacturer of any product. Neither the Service nor Cinch Home Services maintain inventory for any products, or take title to the product. In addition to the terms and conditions set forth herein, all orders placed with a Participating Merchant are subject to the terms and conditions of the Participating Merchant with which the order is placed as well as any terms and conditions imposed by the manufacturer.
 - b. All purchases made through the Service must be completed with a credit card unless otherwise permitted by the Participating Merchant. You must check with each Participating Merchant to determine which credit cards they accept.
4. **CANCELLATION AND RETURN POLICY ON MERCHANDISE ORDERS:**
 - a. All cancellations of any orders placed with a Participating Merchant are subject to and must comply with the terms, conditions and policies of the Participating Merchant with which the order was made. You must contact the Participating Merchant directly to effectuate any cancellation.
 - b. All returns of items purchased through the Service from a Participating Merchant and delivered to you are subject to and must comply with the terms, conditions and policies of the Participating Merchant from whom the product was purchased. You must contact the Participating Merchant directly to effectuate any return.
5. **AVAILABILITY OF MERCHANDISE:** The Service and Cinch Home Services do not guarantee the availability of any product. The availability of any product is determined solely and exclusively by the Participating Merchants.
6. **WHO MAY USE:** You and immediate members of your family living in your household may use the Service for the purpose of purchasing home appliances for your and your immediate family's personal use. You may not use the Service to purchase appliances for the purpose of reselling them. You may not disclose any information you learn from accessing any Participating Merchant's website to any person or entity except as necessary to fulfill the buy-sell relationship between you and the Participating Merchant. You may not give any other person access to any Participating Merchant's website or purchase appliances through the Service on behalf of anyone other than yourself or your immediate family members living in your household. You agree to notify the Service if you become aware of any unauthorized use of the Service. Any violation of these limitations may result in the immediate termination of your enrollment in the Service and/or termination of your right to access Participating Merchants' websites.
7. **LIMITS OF LIABILITY:**
 - a. THE SERVICE, CINCH HOME SERVICES, AND EACH OF THEIR PARENTS, SUBSIDIARIES AND AFFILIATES DISCLAIM AND ASSUME NO LIABILITY AS A SELLER OF ANY PRODUCTS INCLUDING, WITHOUT LIMITATION, ANY LIABILITY FOR ANY DEFECTIVE PRODUCTS, INCLUDING WITH RESPECT TO ANY PERSONAL INJURY OR PROPERTY DAMAGE CAUSED BY SUCH DEFECTIVE PRODUCTS, DELAY IN DELIVERY OF PRODUCTS FOR ANY REASON WHATSOEVER, DELIVERY OF THE WRONG PRODUCT, NEGLIGENCE IN CONNECTION WITH THE DELIVERY AND/OR INSTALLATION OF A PRODUCT, AND NEGLIGENCE OF A PARTICIPATING MERCHANT, AND YOU AGREE TO WAIVE ANY AND ALL SUCH CLAIMS AS AGAINST THE SERVICE, CINCH HOME SERVICES AND EACH OF THEIR PARENTS, SUBSIDIARIES AND AFFILIATES.

- b. THE SERVICE, CINCH HOME SERVICES AND EACH OF THEIR PARENTS, SUBSIDIARIES AND AFFILIATES FURTHER EXPRESSLY DISCLAIM AND ASSUME NO LIABILITY FOR SPECIAL, CONSEQUENTIAL OR INCIDENTAL DAMAGES AND YOU AGREE TO WAIVE ANY AND ALL CLAIMS FOR SUCH DAMAGES. THE SERVICE, CINCH HOME SERVICES AND EACH OF THEIR PARENTS, SUBSIDIARIES AND AFFILIATES LIABILITY TO YOU SHALL IN NO EVENT EXCEED THE AMOUNT OF THE FEE PAID BY YOU FOR THE SERVICE.
- c. THE SERVICE, CINCH HOME SERVICES AND THEIR PARENTS, SUBSIDIARIES AND AFFILIATES SHALL NOT BE RESPONSIBLE FOR ANY ERRORS OR OMISSIONS CONTAINED IN ANY WEBSITE, PUBLICATION OR GUIDE PRODUCED AND PROVIDED TO YOU BY THE SERVICE, CINCH HOME SERVICES OR THEIR PARENTS, SUBSIDIARIES OR AFFILIATES OR FOR ANY ERRORS OR OMISSIONS CONTAINED IN ANY PARTICIPATING MERCHANT'S WEBSITE, PUBLICATIONS OR GUIDES. INFORMATION IN ANY SUCH PUBLICATIONS, GUIDES AND/OR WEBSITES REGARDING PRODUCT MANUFACTURERS, MODEL NUMBERS, PRICES, ACCESS NUMBERS AND PROCEDURES ARE SUBJECT TO CHANGE WITHOUT NOTICE.
8. **WARRANTY DISCLAIMER:** TO THE EXTENT PERMITTED BY LAW, THE SERVICE, CINCH HOME SERVICES AND THEIR PARENTS, SUBSIDIARIES AND AFFILIATES MAKE NO WARRANTY, EXPRESS OR IMPLIED, ORAL OR WRITTEN, WITH RESPECT TO ANY PRODUCTS OR SERVICES SOLD BY ANY PARTICIPATING MERCHANT, INCLUDING ANY WARRANTY FOR MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND ALL WARRANTIES ARISING BY CUSTOM OR TRADE USAGE.
- YOU ARE ENTITLED ONLY TO THE MANUFACTURER AND/OR PARTICIPATING MERCHANT'S PRODUCT AND SERVICE WARRANTIES SET FORTH IN THE DOCUMENTATION AND INFORMATION PROVIDED BY THE MANUFACTURER AND/OR PARTICIPATING MERCHANT. THESE WARRANTIES SHALL BE YOUR SOLE AND EXCLUSIVE REMEDY IN EQUITY OR AT LAW FOR DEFECTIVE PRODUCTS OR SERVICES.
9. **CHANGES IN TERMS AND CONDITIONS:** The Service reserves the right to change the terms and conditions of this Agreement at any time. Benefits may vary from those stated here, and are subject to change without prior notice.
10. **GOVERNING LAW:** These Terms and Conditions, and the rights and obligations stated hereunder, shall be governed by, and construed in accordance with, the laws of the State of Florida, without regard to its conflict of laws provisions.
11. **DISPUTE RESOLUTION: 1. ARBITRATION:** All disputes, controversies or claims of any sort, arising out of or in any way relating to this Agreement, its negotiation, and the Services provided pursuant to it, whether based in contract, tort, regulation, or any other legal or equitable theory (collectively "Disputes"), shall be resolved at the consumer's choice by settlement or final and binding arbitration or in and through a small claims court having jurisdiction over such Disputes. Arbitration shall be conducted within the geographical limits of the applicable federal district court where the Covered Property is located, or such other location upon which both parties mutually agree. The Commercial Arbitration Rules and Supplementary Procedures for Consumer-Related Disputes of the American Arbitration Association (the "Arbitration Rules") in effect at the time arbitration is demanded by either party shall govern the arbitration proceeding and the selection of one neutral arbitrator to preside over the proceeding. The arbitrator is empowered to decide all Disputes and all questions related to the enforceability and scope of these Dispute Resolution provisions, including but not limited to the validity, interpretation and applicability of these Dispute Resolution Provisions. Additionally, this transaction involves interstate commerce, and these Dispute Resolution provisions shall be governed by the Federal Arbitration Act, as amended (9 USC 1). No arbitration may proceed on a class or representative basis, and the arbitrator may not consolidate any arbitration proceeding governed by these Dispute Resolution Provisions with any other person's arbitration proceeding, and may not otherwise preside over any form of a representative or class proceeding. Under the Arbitration Rules, although each party is required to pay certain administrative and arbitrator fees, the amount the consumer may be required to pay is limited. Each party to arbitration is responsible for its own attorney's fees, if the party chooses to be represented by an attorney. **2. CLASS ACTION AND JURY TRIAL WAIVER:** Each party to this Agreement may bring a Dispute against the other only in its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Each party gives up or waives any right it may have to have any Disputes between them resolved by a jury.
12. **ASSIGNMENT:** You may not assign or delegate any of your rights or obligations under this Agreement without the written consent of the Service and subject to the authorization of Participating Merchants in accordance with their respective terms, conditions and policies.
13. **ENTIRE AGREEMENT:** These Terms and Conditions constitute the entire agreement between you, the Service and Cinch Home Services with regard to the Service and any representation, promise or condition in connection therewith, whether oral or written, not incorporated herein shall not be binding upon either party, including, without limitation, any promotional, advertising and/or marketing materials provided to you by the Service or Cinch Home Services or otherwise exchanged between the parties.

Cinch Home Services, Inc. is the Servicing Company of the Appliance Buyline® Discount Buying Service. Certain restrictions and limitations apply. The Appliance Buyline® Discount Buying Service complies with all applicable laws and regulations concerning consumer goods. Products restricted by law are not available. Not available in Puerto Rico. Appliance Buyline is a registered service mark of Cinch Home Services, Inc., Boca Raton, FL 33431.

Frequently Asked Questions

Do I need TXU A/C & Heat ProtectSM if I already have a homeowner policy?

Yes. Most homeowner policies don't cover the repair of an air conditioning or heating unit caused by mechanical failure.

Does TXU A/C & Heat ProtectSM cover an older air conditioning or heating unit?

Absolutely. It provides for the repair of two covered air conditioning or heating units no matter their age, make or model.*

What exactly do I do if I need a repair?

It's easy! Just call Cinch Home Services representatives toll-free at 1-866-243-8617, 24 hours a day, 365 days a year to schedule your repair.

What if the service professional doesn't show up or there's a problem after the service call is complete?

We take great measures to ensure that the service professionals in our network are dependable. However, should you experience a problem of any kind, simply call 1-866-243-8617, 24 hours a day, 365 days a year.

Frequently Asked Questions...Continued

What is a deductible?

The deductible is an amount you pay out-of-pocket, on certain home warranty plans, when a technician visits your home to service your broken item. The deductible is a one-time charge per claim; you'll never have to pay an additional deductible for the same claim.*

How will I be billed for the warranty?

You'll see the charges for your home warranty service as a line item on your TXU Energy bill. For home warranty billing questions, please call 1-866-243-8617.

Who is HomeSure of America, Inc.?

HomeSure of America, Inc., is a subsidiary of Cinch Home Services, Inc. and the issuer of this Home Service Agreement. For over 30 years HomeSure of America, Inc. has provided homeowners with multiple coverage options that help defray the cost of repairs to your A/C and/or heating unit when it fails due to normal wear and tear.

* See terms, conditions, and limitations in the contract enclosed in this kit starting on page 10. Covered unit must be in good working order at time of activation. Non-covered charges may apply to certain repairs.

Home Service Agreement

This Home Warranty Agreement, hereinafter referred to as the “Agreement”, is issued by the entity listed for your state on the Coverage Summary page. Such entity is hereinafter referred to as the “Issuing Company”, or “we”, “us”, and/or “our”. The owner of the home covered by this Agreement is hereinafter referred to as “you” and/or “your”. This is a Home Service Agreement, not an insurance policy.

This Agreement is intended to provide protection against the cost of repairing certain types of mechanical failures of specific items in your home. **Please read the Agreement carefully. Coverage includes only certain mechanical failures of the specific items listed as covered on your Agreement Coverage Summary and excludes all other failures and/or items. The Agreement Coverage Summary is attached to and made a part of this Agreement. Coverage is subject to the limitations and conditions specified in this Agreement.**

This Agreement has provisions for the use of final and binding arbitration to resolve disputes and otherwise limits the remedies available to you. Please see DISPUTE RESOLUTION section for more information about arbitration.

I. BASIS FOR COVERAGE

We agree to pay the covered costs to repair or replace the items listed as covered on your Agreement Coverage Summary if any such items become inoperable during the term of this Agreement due to mechanical failure caused by routine wear and tear. Determination of coverage including the operational condition as of the Agreement effective date for any claim will be made solely by us, considering but not limited to, our independent contractor's diagnosis. We reserve the right, at our option, to replace items rather than repair them. The definitions of the specific items that may be listed on your Agreement Coverage Summary as covered, as well as other limitations on coverage and other terms and conditions, are listed below.

This Agreement covers only mechanical failures relating to the mechanical parts and components of those domestic-grade items that were in the home and in proper operating condition on the Agreement effective date. “Mechanical failure” occurs when a covered item becomes inoperable and unable to perform its designed function, subject to the limitations and conditions set forth herein. We will cover an unknown pre-existing mechanical failure provided the failure could not have been detected by visual inspection or simple mechanical test. A visual inspection of the covered item is considered to mean the viewing of an item to verify that it appears structurally intact and without damage or missing parts that would indicate inoperability. A simple mechanical test means the ability to turn the unit off and on verifying the item operates without irregular sounds or smoke that may indicate a problem. In certain instances, we may require documentation from you during a claim review.

“Domestic-grade” items are those that were designated by the manufacturer, manufactured and marketed solely for installation and use in a residential single family dwelling. The covered item will be deemed to have been in “proper operating condition” on the Agreement effective date if it was correctly located within the home, was properly installed to code at the time of installation, was fully connected, was capable of successfully performing all operations commensurate with the manufacturer's original design intention, and did not pose any hazard to life or property. Determination of the operating condition as of Agreement effective date, and the nature of any failure, will be made by us based upon the professional opinion of our direct employees, considering but not limited to, our independent contractor's diagnosis.

II. DEFINITION OF BASE ITEMS

This Agreement provides coverage only for those items specifically listed as being covered on your Agreement Coverage Summary. **An additional fee may be required for additional systems, appliances or optional coverage's. Coverage of some items may not be available under all plans or in every state.**

This Agreement defines precisely what mechanical systems and appliances, and which of their parts and components, are covered; only those items specifically so described are covered, subject to the limitations and conditions herein. The items listed in this section as “Examples of Items/Conditions Not Covered” are not meant to be all-inclusive and are provided for illustration. They do not limit our right to decline coverage for items not on the lists and should not in any way be deemed an expansion of items specified as Covered.

1. Central Air Conditioning/Cooling System

Description of Covered Items: Mechanical parts and components of two (2) centrally ducted air conditioning systems, heat pump system or evaporative (swamp) cooler unit, as follows: accessible ductwork from the air conditioning unit to the point of attachment at registers/grills; air handler; blower fan motors; capacitors; compressors; condensers; condenser fan motors; condenser coils; evaporator coils; fan blades; internal system controls; internal wiring; motors (excludes dampers); primary/secondary condensate drain pans; refrigerant; refrigerant filter dryer; refrigerant piping interior to the unit (excluding inter-connecting line sets and geo-thermal piping); relays; reversing valves; switches and controls; and thermostats. We cover two (2) systems, each with maximum of five (5) ton capacity, and designed for residential application. If the primary cooling system in the home is comprised of wall units, all wall units located within the home will be covered. **In no event shall we be liable for claims in excess of \$1,500 in the aggregate per Agreement term, per covered property for geothermal or water source systems.**

Examples of Items/Conditions Not Covered: Primary/secondary condensate pumps, and lines; asbestos insulated ductwork or piping; ductwork insulation; concrete encased or inaccessible ductwork; dampers; filters (including electronic/electrostatic and de-ionizing filter systems); fossil and dual fuel control systems and other energy management systems and controls; geothermal piping; heat recovery unit; humidifiers; interconnecting Freon lines (external of the equipment); panels and/or cabinetry; registers and grills; recapture/reclaim of refrigerant; structural components; water pumps, valves and lines (external of the condenser unit); wall units (except as noted above); window units, and water cooling towers. Gas systems, including ammonia systems, and chilled water systems, are not covered.

2. Central Heating System

Description of Covered Items: Mechanical parts and components of two (2) systems, either hot water and steam heating system or centrally ducted forced air gas/electric/oil heating system or electric baseboard units, if providing the primary source of heat in dwelling, as follows: accessible ductwork from covered heating unit to point of attachment to register/grill; blower fan motors; burners; controls; fan blades; heat/cool thermostats (programmable and electronic set back units will be replaced only with standard units); heat exchangers; heating elements; ignitor and pilot assemblies; internal system controls; wiring; and relays; motors (excludes dampers); and switches. If the primary heating system in the home is comprised of wall units, all wall units located within the home will be covered. Electric baseboard units are covered if they are the primary source of heating for the property.

Examples of Items/Conditions Not Covered: Chimneys, flues, and liners; cleaning and re-lighting of pilots; concrete encased or inaccessible ductwork; concrete encased or inaccessible steam or radiant heating coils or lines; conditions of water flow restriction due to scale, rust, minerals and other deposits; fossil and dual fuel control systems and other energy management systems and controls; dampers; asbestos insulated ductwork or piping; electric baseboard heat unless primary heating system in home; filters (including electronic/electrostatic and de-ionizing filter systems); fireplaces and their respective components and gas lines; free-standing or portable heating units; fuel storage tanks, lines, and filters; gas log systems, including gas feed lines; humidifiers; inaccessible water/steam lines leading to or from system; individual space heaters; maintenance and cleaning; panels and/or cabinetry; radiant heating systems built into walls, floors or ceilings; registers and grills; secondary units; solar heating devices and components; and structural components; gaining access to electrical, component parts, and/or piping; tiles and marble; and tub enclosure.

III. SERVICE

1. We are available twenty-four (24) hours a day, seven (7) days a week. When repair or replacement services covered by this Agreement are required, you must call the toll-free service number printed on your Agreement Coverage Summary page or request service online at www.my.cinchhomeservices.com. If you fail to notify us of any mechanical failure prior to the expiration of your Agreement during which the failure occurred, we will not be responsible for the cost of any repairs and/or replacements resulting from the mechanical failure.

Home Service Agreement

2. We will use reasonable efforts to provide a referral to an independent service contractor within two (2) hours after the service request is received during normal business hours and within twenty-four (24) hours for requests received after normal business hours including weekends or holidays. We will determine, at our sole discretion, which repairs constitute an emergency requiring expedited service and will give consideration to covered mechanical failures that affect the habitability of the dwelling.
3. All repair and/or replacement work covered by this Agreement must be performed by an independent contractor and approved by us in advance. **We are not responsible for expenses you incur without our express consent.** We will not reimburse you for any costs associated with unauthorized repairs or work performed by unauthorized contractors.
4. **This Agreement may include a deductible charge, as listed on your Agreement Coverage Summary. If a deductible is required, you must pay per trade on each service call made towards the covered portion of any claim.** When a covered claim requires more than one trade to complete the covered repair/replacement only one deductible charge will be required. Trades include appliance, air conditioning, heating, electrical, plumbing, and any other trade specifically required to service items listed on your Agreement Coverage Summary. You will be responsible for and shall pay the independent contractor directly for the service call and for actual work performed and/or items installed, up to the amount of the deductible at the time of visit(s), in a manner acceptable to the independent contractor. You are responsible and must pay the independent contractor for any amounts due for services performed or parts installed that are not covered under the terms, conditions and provisions of this Agreement. A service call includes, without limitation, the action of inspecting, diagnosing, and/or performing service for the repair or replacement of a malfunctioning item.
5. You agree to provide access to the covered property during normal business hours for the independent contractor to diagnose, obtain approval for, and/or complete repairs for covered mechanical failures. You agree to pay us and/or our independent contractor any service charge and additional charges assessed by our independent contractor resulting from your failure to provide access and/or for missed appointments.
6. Should any building or zoning permits be necessary, you are responsible for paying for and/or obtaining these permits and the cost associated with these permits. Any testing required by state or local municipalities such as but not limited to load calculation; duct certification are not covered under this agreement.
7. **The decision to replace rather than repair items is solely our option.** Should we choose to replace an item, the replacement will be the base model that meets all applicable federally mandated minimal manufacturers' standards, performs the same primary function, and has a capacity comparable with the covered item, when available with domestically assembled units. We will make reasonable efforts to provide replacement items of similar mechanical capabilities and/or efficiency of the original unit, when available. We are not liable to provide exact match in color, dye, lot, material, type or brand. When replacing systems or appliances, we will be responsible for the installation of the replacement item but not for the cost of the construction, modifications, carpentry or transitional work made necessary in order to accommodate the replacement, nor for any costs to upgrade or modify items for any reason.
8. At our discretion, we may give you the option to elect to receive a repair/replacement credit or cash payment (net of deductible) in lieu of providing a repair/replacement. In such cases, the amount of such credit shall be equal to the lesser of our approved cost of repair/replacement or your actual and/or estimated cost of repair/replacement. If you elect a credit to our independent contractor, we will pay that amount directly to the independent contractor after the work has been completed. If you elect the cash payment, you must supply documentation supporting that the item in question has been purchased, replaced or repaired prior to receiving the cash payment. Any replacement item must be installed in the covered property as listed on the Agreement Summary Page. Should we determine to replace an item and you elect the cash payment to repair the item, the item will be excluded from further coverage under this agreement and subsequent renewals. **The amount of the approved cost of repair or replacement will be established by us at our sole discretion.** We reserve the right to inspect repaired and/or replacement items.
9. We reserve the right to obtain, at our expense, a second opinion by an independent contractor prior to determining eligibility for coverage.

IV. GENERAL EXCLUSIONS AND LIMITATIONS

1. This Agreement shall not cover any item(s) if they are: mismatched systems with components having incompatible capacity ratings; modified from the original manufacturer design or application; items determined to be defective by the Consumer Product Safety Commission or the manufacturer and for which either has issued, or issues, a

warning or recall, or which is otherwise necessitated due to failure caused by the manufacturer's improper design, use of improper materials and/or formulas, manufacturing process or any other manufacturing defect; improperly installed; or below the slab or basement floor of the home; or located outside the perimeter of the main foundation (i.e., outside the outer load bearing walls of the structure with the exception of central air conditioning unit, main electrical panel) or unless specifically covered with optional coverage purchased for items outside the main perimeter.

2. This Agreement covers only repairs and/or replacements due to mechanical failure attributable to ordinary wear and tear. Accordingly, the Agreement does not cover failures which may result from other causes, such as without limitation: abuse, misuse and/or neglect; lightning strikes; missing parts; animal, pet and/or pest damage; power failure; power surge; fire; casualty; acts of God; structural and/or property damage; flood; smoke; earthquake; freeze damage; accidents; war; acts of terrorism; nuclear explosion, reaction, radiation or radioactive contamination; insurrection; riots; vandalism; or intentional destruction of property. This Agreement does not cover mechanical failures resulting directly or indirectly from or caused by mold, mildew, mycotoxins, fungus, bacteria, virus, condensation, and/or wet or dry rot regardless of the source, origin, or location and any other cause or event contributing concurrently or in any sequence to the mechanical failure.

3. This Agreement does not cover upgrading or making modifications to items due to, but not limited to, the following reasons: capacity (over or undersized); dimensional or design change; conditions of insufficient or excessive water pressure; conditions of inadequate wiring capacity; circuit overload; power failure and/or surge; failure to meet building code(s); zoning requirements; utility regulations; or failure to comply with local, state or federal laws or regulations.

4. This Agreement does not cover any costs associated with construction, carpentry, or other modifications made necessary by the repair or replacement of existing equipment or installing different equipment. This Agreement does not cover any costs associated with any upgrades or modifications to comply with federal, state, and/or local law, code, regulation, or ordinance. All such costs are your responsibility.

5. SEER (Seasonal Energy Efficiency Ratio) operational compatibility: If we elect to replace an air conditioning condenser or heat pump unit, and it becomes necessary to make a mechanical modification to the evaporator coil in order to provide operational compatibility, we agree to pay the covered costs for one (1) of the following (determination is at our sole discretion) only: expansion metering device, or coil, or air handler. This Agreement does not cover any costs associated with modifications or upgrades required to match efficiency value, rating or ratio.

6. This Agreement does not cover: fees associated with the removal and/or disposal of old systems, appliances and components; any fees or costs associated with Freon reclamation.

7. This Agreement does not cover: fees associated with the removal and/or disposal of hazardous or toxic material or asbestos.

8. This Agreement does not cover repair or replacement of systems, appliances or components classified by the manufacturer as commercial-grade.

9. This Agreement does not cover (a) fees associated with use of cranes or other lifting equipment required to service any item or system; or (b) excavation or other charges associated with gaining access to the well pump; or (c) electronic computerized energy management systems or devices, or lighting and/or appliance management systems.

10. This Agreement does not cover ductwork with the sole exception of ductwork that is exposed and readily accessible to service a mechanical failure of a covered air conditioning or heating system or item. This Agreement does not cover: asbestos insulated ductwork; concrete encased or inaccessible ductwork; crushed/collapsed ductwork; ductwork damaged by moisture, water, pests and/or animals; insulation; registers, grills and dampers; underground ductwork. Inaccessible ductwork refers to ductwork that is used in central heating and/or air conditioning systems that is not exposed and cannot readily be accessed for replacement or repair due to design and installation obstacles such as, but not limited to, permanent partitions, chimneys, etc., and ductwork embedded in floors, walls or ceilings.

11. This Agreement does not cover any costs incurred to gain access to a covered item, system, appliance or component in situations where there is not adequate capacity or space for serviceability caused by, but not limited to, walls, floors, ceilings, permanently installed fixtures, cabinets, snow/ice covered areas, flooded areas, or personal property. In the event it is necessary to open walls, floors, or ceilings, or to move such fixtures, cabinets, or personal property to perform a diagnosis or service, we are not responsible for restoring such openings, items, or property. This Agreement does not cover any costs associated with equipment to gain access or permit serviceability such as but not limited to scaffolding.

Home Service Agreement

12. This Agreement does not cover delays or failures to provide service caused by, or related to: any of the exclusions listed herein; shortages of labor and/or materials; or any other cause beyond our reasonable control. This Agreement does not cover additional charges to access or transport materials, supplies, or independent contractors to the covered property due to lack of or inhibited serviceability, such as but not limited to, tolls, required use of ferries or barges and/or remote locations.

13. This Agreement does not cover any incidental, consequential, special, and/or punitive damages, and you agree to waive any and all claims for such damages, arising from, resulting from and/or related to the failure of any item or system, including, but not limited to, food spoilage, loss of income, additional living expenses, and/or any loss, damage, cost or expense directly or indirectly arising out of or resulting from, or in any manner related to mold, mildew, mycotoxins, fungus, bacteria, viruses, condensation, wet or dry rot and/or other property damage.

14. This Agreement does not cover repairs or replacements of any item covered by other insurance, warranties or guarantees, including but not limited to, manufacturer's, contractor's, builder's, distributor's, or home warranty. Our coverage is secondary to such insurance, warranties, or guarantees.

15. This Agreement does not cover any mechanical failure when the covered item or system has been repaired, modified, disabled or adjusted in any way which prevents us or our independent contractor(s) from inspecting, diagnosing and/or repairing the mechanical failure. This Agreement does not cover any mechanical failure to any covered item or system that has been improperly altered, repaired, installed, modified or damaged in the course of remodeling or unauthorized repair.

16. This Agreement does not cover performance of routine maintenance. You are responsible for performing all routine maintenance and cleaning for all covered items and systems as specified and recommended by the manufacturer. You are also responsible for providing all routine maintenance for all areas in a covered property around covered items and/or systems to ensure that these items and/or systems are able to function properly as specified by the manufacturer.

17. We are not liable for any damages that result from an independent contractor's service, delay in providing service or failure to provide service. We are not liable for any incidental, consequential, special, and/or punitive damages, whether caused by negligence or any other cause, and you agree to waive any and all claims for such damages, arising from, resulting from or related to any independent contractor's service, delay in providing service or failure to provide service, including, but not limited to, damages, resulting from delays in securing parts and/or labor, the failure of any equipment used by an independent contractor, labor difficulties, and/or the negligent, tortious and/or unlawful acts or omissions of any independent contractor.

V. PROPERTIES ELIGIBLE FOR COVERAGE

1. This Agreement covers a single family residence, including a condominium, townhouse or villa used solely for residential purposes. Multi-family residential income property of more than two-units is not eligible for coverage. Any dwelling used in whole or in part for commercial purposes such as, but not limited to, a day care facility, a group home (5 or more unrelated individuals cohabiting in same household) or fraternity-type house, "bed and breakfast", church or school will not be covered. Notwithstanding the exclusion of "group homes", this Agreement provides coverage under a special exception for special purpose group homes devoted to housing persons with mental and physical disabilities, as those terms are defined by the Americans with Disabilities Act at Title 42 of the United States Code Section 12102(2)(A). Homes listed or registered in any historical register, including without limitation the National Register of Historic Places are not covered. Whether or not this Agreement covers a condominium unit, mobile home, manufactured home, or multi-family property (duplex), any repairs and/or replacements are limited to the Items solely used by and located and serviceable within such single unit (unless specified otherwise). No common area Items shared by non-warranted units shall be covered by this Agreement.

2. Mobile homes constructed within ten (10) years of the effective date of the Agreement are eligible for coverage, provided they are permanently secured to the ground and, you own the land on which the mobile home is located. Mobile/manufactured homes that are located in a division operated similar to a condominium, where maintenance is provided, are also eligible for coverage.

VI. CANCELLATION

1. You may void this Agreement within 30 days of the coverage effective date for a full refund of the contract fees paid if no claim has been made. The right to void this Agreement as provided in this paragraph is not transferable. A ten percent penalty per month will be added to any refund required under this paragraph, including any accrued penalties, that is not paid or credited within 30 days after termination of this Agreement pursuant to this paragraph.
2. You may cancel this Agreement within 30 days of the coverage effective date if a claim has been made, or at any time thereafter, at which time you may be entitled to a refund of unearned contract fees paid based on the short rate schedule less a processing fee of twenty-five dollars (\$25) and less the cost of any services performed pursuant to the Agreement, where permitted by law. If the refund calculation results in you owing us payment for services provided, we may bill you for the lesser of the net amount due to us or the unpaid annual term contract fee. We will bill or charge you any balance owed to us through the same mechanism as any previous installment billings, or we will direct bill you if such a mechanism is not available.
3. We may terminate this Agreement immediately, after any applicable notice provisions, for non-payment, fraud or material misrepresentation. If we terminate for fraud or material misrepresentation, this Agreement is void and we shall refund all paid contract fees if no claims have been made. If a claim has been made, we will follow normal cancellation procedures as outlined in this section.

VII. DISPUTE RESOLUTION

1. ARBITRATION: All disputes, controversies or claims of any sort, arising out of or in any way relating to this Agreement, its negotiation, and the Services provided pursuant to it, whether based in contract, tort, regulation, or any other legal or equitable theory (collectively "Disputes"), shall be resolved at the consumer's choice by settlement or final and binding arbitration or in and through a small claims court having jurisdiction over such Disputes. Arbitration shall be conducted within the geographical limits of the applicable federal district court where the Covered Property is located, or such other location upon which both parties mutually agree. The Commercial Arbitration Rules and Supplementary Procedures for Consumer-Related Disputes of the American Arbitration Association (the "Arbitration Rules") in effect at the time arbitration is demanded by either party shall govern the arbitration proceeding and the selection of one neutral arbitrator to preside over the proceeding. The arbitrator is empowered to decide all Disputes and all questions related to the enforceability and scope of these Dispute Resolution provisions, including but not limited to the validity, interpretation and applicability of these Dispute Resolution Provisions. Additionally, this transaction involves interstate commerce, and these Dispute Resolution provisions shall be governed by the Federal Arbitration Act, as amended (9 USC 1). No arbitration may proceed on a class or representative basis, and the arbitrator may not consolidate any arbitration proceeding governed by these Dispute Resolution Provisions with any other person's arbitration proceeding, and may not otherwise preside over any form of a representative or class proceeding. Under the Arbitration Rules, although each party is required to pay certain administrative and arbitrator fees, the amount the consumer may be required to pay is limited. Each party to arbitration is responsible for its own attorney's fees, if the party chooses to be represented by an attorney.

2. CLASS ACTION AND JURY TRIAL WAIVER: Each party to this Agreement may bring a Dispute against the other only in its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Each party gives up or waives any right it may have to have any Disputes between them resolved by a jury.

VIII. OTHER CONDITIONS

1. Term. Coverage under this Agreement commences on the effective date specified on the Agreement Coverage Summary. This Home Service Agreement expires one (1) year from Agreement effective date, unless renewed.

2. Renewal. This Agreement will automatically renew at the option of the Issuing Company and where permitted by state law, for successive one (1) year periods, unless cancelled by you or us in accordance with the cancellation provisions. You will be notified of any rate and/or coverage changes not less than thirty (30) days prior to the expiration of the Agreement.

3. Assignment. In the event of assignment or transfer of title of the covered property, this Agreement may be assigned and/or transferred at our option, where permitted by state law and when the applicable fee has been paid. We reserve the right to charge a transfer fee not to exceed \$25.

4. Installment Billing. In certain cases you may be permitted, at our sole and exclusive discretion, to pay for your coverage on an installment basis. Should you suffer a mechanical failure covered by this Agreement at a time when there are unpaid installments due from you, whether or not such payments are due or overdue, we reserve the right to deduct all or any portion of any unpaid amounts from the amount of loss covered by this Agreement for such incident, or to require payment of the entire remaining unpaid balances prior to covering the loss for you as we deem necessary or desirable. Our failure to exercise any such right on one occasion shall not be deemed a waiver of such right on other occasions.

5. Waiver. Should we waive any of our contractual rights; such waiver will not constitute a future waiver of said rights.

6. Disclosure. The price of the Agreement includes the full amount of all fees due and payable as well as the costs of processing and administration for the Issuing Company and its agents where allowable by law. Any applicable state or local sales taxes are in addition to the price of the Agreement.

7. Severability. If any provision of this Agreement is determined to be invalid or unenforceable, in whole or in part, by any rule of law or public policy, all other conditions and provisions of this Agreement shall nevertheless remain in full force and effect.

8. Entire Agreement. This Agreement constitutes the entire agreement of the parties hereto with respect to the subject matter hereof, and supersedes all prior agreement and understandings of the parties hereto, oral or written, with respect to the subject matter hereof. Except as provided herein, all other warranties, expressed or implied, are hereby disclaimed.

9. Issuing Company. «This Agreement is issued by HomeSure Services, Inc., except in the following states where it is issued by the identified entity: in Alabama, Arizona, Florida, Illinois, Iowa, Louisiana, Massachusetts, Nevada, New Hampshire, New Mexico, New York, North Carolina, Oklahoma, South Carolina, Texas, Utah, Vermont, Washington, Wisconsin and Wyoming by HomeSure of America, Inc.; in California by HomeSure Protection of California, Inc.; and in Virginia and Oregon by HomeSure of Virginia, Inc. Services are provided by independent tradespeople/contractors. OR CCB# 202158».

10. Corporate/Administrative Office. Cinch Home Services, Inc., P. O. Box 810275, Boca Raton, FL 33381-0275: 954-835-1900.

Cinch Home Services, Inc. has been awarded TRUSTe’s Privacy Seal signifying that this privacy policy and practices have been reviewed for compliance with TRUSTe’s program requirements including transparency, accountability and choice regarding the collection and use of your personal information. The TRUSTe program covers information collected through our websites. TRUSTe’s mission, as an independent third party, is to accelerate online trust among consumers and organizations globally through its leading privacy trustmark and innovative trust solutions.



Why?	Some companies, like Cinch Home Services, choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This type of information can include:</p> <ul style="list-style-type: none"> • Address, phone number and email address • Account transactions and purchase history • The date and time you contact us, the nature of your inquiry and related information, when you access our website • Credit card, loan number or ACH payment information <p>When you are no longer our customer, we continue to protect your information as described in this notice.</p> <p>Data Retention: We will retain your information for as long as your account is active or as needed to provide you services. If you wish to cancel your account or request that we no longer use your information to provide you services, contact us at compliance@cinchhs.com. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.</p> <p>For Quality Assurance purposes, both inbound and outbound service calls may be recorded.</p>
Questions or to Opt Out	If you have general questions about this policy or wish to opt out of communication, please call (877) 248-6683 or email compliance@cinchhs.com . To completely deactivate your account, please call (844) 324-7219.