smile,

you know what to expect when the unexpected happens.



NEW Simple Plan

Starting from \$44/mo.

Most Comprehensive HVAC

Unlimited refrigerants & SEER matching

Happy Home

Lock & Hardware[™]

Up to \$100 reimbursement

Complimentary

Seller Coverage

Protects your transaction

Expect industry-leading coverage. Over 6 million homes protected.



2-10.com/agent | 720.531.6723

Certain items and events are not covered.
Please refer to exclusions listed in this Home Warranty Service Agreement.

Unexpected is Expensive.

With 2-10 Home Buyers Warranty, you have a plan for unexpected and expensive failures.

Without a Home Warranty
Service Agreement, unexpected
breakdowns can be expensive. In
fact, a \$400 emergency would
put many Americans in a tough
financial position. With a Service
Agreement from 2-10 HBW, you
can benefit from our wholesale
relationships and reduce the costs
of breakdowns.



PROTECT YOUR HOME



Purchase and set up your account. Visit **2-10.com/homeowner** to review your Agreement for coverage details and update your account.

NEED SERVICE?



Visit **2-10.com/homeowner** for 24/7 access to review your coverage and request Service.

3 CONTRACTOR ASSIGNED



A Contractor will contact you to schedule an appointment to diagnose your Failure.

Could you afford to pay for a breakdown out of pocket?

AVERAGE REPLACEMENT COSTS[†]



HVAC System \$6,705

Refrigerator \$1,370



With 2-10 HBW. pay as low as



Water heater \$1,668

Gas range \$1,266



†National averages based on data collected in November 2021. Costs in your area may vary.

*Service Fee per approved claim after selecting Service Fee Buy Down option. See Service Agreement for all coverage details, limitations, and exclusions.

COVERAGE **REVIEW**



We will review the diagnosis to determine coverage eligibility and provide authorization to repair or replace a Covered Item.

HAPPY HOME!



Sit back and relax, because we have your home covered.

Why choose a **Home Warranty Service Agreement** from 2-10 HBW?







Rest easy knowing we have decades of experience and dedication to fulfilling homeowner claims, along with an extensive network of Service Contractors.



2-10 HBW creates exceptional experiences for homeowners.



In addition to having protection for unexpected Failures, you can enjoy the added perks of being a 2-10 HBW customer, where you receive special programs, discounts, and offers!* We value our customers and strive to provide exceptional protection and experiences throughout your home ownership journey. Here are a few things you can look forward to with 2-10 HBW.

*Programs, perks, and discount availability may vary by package and be subject to additional terms and conditions. Visit 2-10.com/homeowner for details.



'Even If' Service Fee Guarantee^{s™}

This guarantee offers you extra protection. If you request Service and pay a Service Fee, and 2-10 HBW determines that your claim isn't covered, we'll refund your Service Fee at your request. Plus, if the same Component breaks down again during your Agreement, we won't charge you another Service Fee to fix it.



Most Comprehensive HVAC Coverage

2-10 HBW provides the industry's most comprehensive HVAC coverage, including unlimited refrigerants and SEER matching, at no additional cost. As EPA regulations around refrigerants continue to evolve, 2-10 HBW will continue to provide superior HVAC coverage by encouraging the use of alternative refrigerants, the chemical that cools your home's air.



Appliance Color Match

When possible, 2-10 HBW will match the color of your existing appliance during an appliance replacement. Primary functionality will be matched first, followed by color matching.

Happy Home Lock & Hardware[™]

Happy Home Lock & Hardware reimburses Buyers for installing new door locks, making key copies, and/or re-keying their home.



HOW IT WORKS

1. REQUEST

If you're a Buyer, log in to your account (2-10.com/homeowner) to verify your contact information and initiate the Happy Home Lock & Hardware process within 45 days after closing. No Service Fee required! Happy Home Lock & Hardware is available only via Homeowner Portal and may only be used once.*

2. PURCHASE

Purchase new door locks, make key copies, and/or re-key exterior locks and hardware for your home within 45 days after closing.

3. SUBMIT

Submit your paid invoice(s) and/or receipt(s) to 2-10 HBW within 45 days after closing. Following the process instructions that 2-10 HBW emailed to the primary homeowner's email address, upload your invoice(s) or receipt(s).

4. RECEIVE REIMBURSEMENT

We send you a reimbursement check for your eligible expenses, up to \$100! Now you know who has access to your home, and you get money back for protecting yourself!

*All eligible Happy Home Lock & Hardware expenses must be submitted for reimbursement within 45 days after closing to qualify. This program is not applicable on Seller coverage or renewals.



Appliance Discount Program

The 2-10 HBW Appliance Discount Program gives you exclusive discounts on GE and Whirlpool brand appliances. You can access these discounts at any time during the Term of your Agreement at **2-10.com/homeowner**.



Appliance Replacement Offer

When an appliance fails, you have 2 options: 1) You can request Service under this Agreement, or 2) you can use 2-10 HBW's Appliance Replacement Offer. If you use the Appliance Replacement Offer, you won't pay a Service Fee. Instead, you can request reimbursement of up to \$100 to replace the appliance in lieu of a Service request. You must purchase and install a new appliance to qualify. Then, submit your paid receipt to us using the instructions we'll email to the primary homeowner.



asurion home +

Protect your tech

for less than \$1/day1

Your electronics need you as much as you need them. 2-10 HBW works with Asurion to give you access to protection for your home electronics that's convenient and less than \$1/day! To start your protection, visit:

2-10.com/Asurion



1. A covered product breaks down.



2. Asurion repairs it, replaces it, or reimburses you for it.²



3. You press play on life.

- 1 Enrollment cost is \$24.99/month, plus tax. A low service fee of \$0, \$49, or \$99, plus tax, applies to each approved claim.
- 2 Limitations and exclusions apply. See Terms and Conditions for complete plan details. All eligible products are covered for mechanical or electrical breakdowns caused by manufacturer defects; power surge; normal wear and tear; or dust, heat, and humidity. Most eligible portable devices are also covered for Accidental Damage from Handling, including drops, spills, and cracked screens. Visit 2-10.com/Asurion for plan details. Asurion Home+ is an offer fulfilled and serviced exclusively by Asurion. The Asurion and Asurion Home+ trademarks and logos are the property of Asurion, LLC. All rights reserved.



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~	~	~	Up to two (2) systems
~	~	~	Centrally ducted gas, electric, oil, or gravity heating systems
~	~	~	Steam, hydronic, or hot water heat systems
~	~	~	Geothermal and water source systems
~	~	~	Thermostats - ALL TYPES
~	~	~	Modification of plenum supply and return when necessary to effect a covered repair
~	~	~	Interior gas supply lines
~	~	>	SEER matching: upgrades when necessary to maintain compatibility and compliance with federal standards
		~	Built-in heat lamps
		~	Crane cost
		~	Correction of improper installation/repair/modification when necessary to effect a covered repair
		~	Haul away/disposal fees
		~	Items under manufacturer's warranty

Excluded Items

X Underground piping and well pumps for geothermal and/or water source systems; highvelocity systems; humidifiers; zone control and energy management systems; registers; grills; filters and ductwork. All Components of each aforementioned Item and/or system.

Dollar Limits

Cost to diagnose, repair, and/or replace:
Steam, hot water heat, or hydronic systems \$1,500
Geothermal and water source systems \$1,500
Concrete encased or concealed plenum\$500
Interior gas supply lines\$500
Crane costs\$500

Air Conditioner and Heat Pump

SIM - Simple Coverage



SIM STA SUP

O P	urcha	se req	uired for Seller Coverage: \$50
~	0	~	Up to two (2) systems
~	0	~	Centrally ducted refrigeration systems and associated heat pumps
~	0	>	Geothermal and water source systems
~	0	~	Evaporative coolers and built-in electric wall units
~	0	~	Thermostats - ALL TYPES
~	0	~	Modification of plenum supply and return when necessary to effect a covered repair
~	0	>	SEER matching: upgrades when necessary to maintain compatibility and compliance with federal standards
~	0	~	Unlimited refrigerant recharging
		~	Window units
		~	Unlimited refrigerant recovery
		~	Condensing unit pads and package unit pads
		~	Electrical cut-off switches
		~	Crane cost
		~	Correction of improper installation/repair/modification when necessary to effect a covered repair
		~	Haul away/disposal fees
		~	Items under manufacturer's warranty

Excluded Items

≭ Geothermal underground piping; well pumps; mini-split systems; high-velocity systems; any type of gas system; freestanding units; water towers; humidifiers; chillers; pre-coolers; condensate drain lines; zone control and energy management systems; whole house fans; roof jacks; registers; grills; filters and ductwork. All Components of each aforementioned Item and/or system.

Dollar Limits

Cost	to	diagno	se, re	pair,	and/	or re	eplace:

Geothermal and water source systems	\$1,500
Water cooled air conditioners and	
hydronic systems	\$1,500
Concrete encased or concealed plenum	
Refrigerant lines	\$500
Crane costs	\$500

Additional Supreme Items

SIM	STA	SUP	
		~	Corrections to code violations when necessary to effect a covered repair*
		~	Permits when necessary to effect a covered repair*
		~	Modifications when necessary to effect a covered repair

Dollar Limits

Cost to diagnose, repair, and/or repl	ace:
Corrections to code violations	\$250
Permits	\$250
Modifications	\$250

^{*}Does not apply to Garage Door Opener coverage

Appliances



SIM STA SUP

~	~	~	Refrigerator with standard ice maker
~	~	~	Appliance Color Match⁵™
	~	~	Built-in microwave
	~	~	Dishwasher
	~	~	Garbage disposal
	~	~	Range, oven, and cooktop
		~	Washer and dryer
		~	Vent hood
		~	Range, oven, cooktop, hood: handles, hinges, clocks, rotisseries, racks, knobs and dials, interior lining, glass/ceramic cooktops, self-cleaning mechanisms, and latch assemblies
		~	Kitchen refrigerator: handles, hinges, ice crusher, ice dispenser, water dispenser, and respective equipment
		~	Built-in microwave: handles, hinges, interior lining, clocks, shelves, turntable platforms, and rollers
		~	Dishwasher: handles, hinges, racks, baskets, rollers, tub and interior lining, springs, latch assemblies, and soap dispensers
		~	Haul away/disposal fees
		~	Items under manufacturer's warranty

Excluded Items

x Commercial grade. Appliances not located in the primary kitchen; any duplicate appliance; built-in refrigerator; specialty-shape ice makers; stand-alone ice maker, second ice maker; stand-alone freezer; trash compactor; portable or countertop microwave; meat probe assembly; door glass; sensi-heat burner for range, oven, or cooktop (are covered, but only replaced with standard burner); multimedia center, including technology convenience items like LCD screens, Wi-Fi, clocks, and cameras; racks; hinges; shelves; interior thermal shells; trim kits; microwave rotisseries; vent hood; exhaust fans; any gas supply line; air fryer function; and food spoilage. All Components of each aforementioned Item.

Dollar Limits

Cost to diagnose, repair, and/or replace:	
Per covered appliance	\$3,000

Plumbing



SIM STA SUP

~	~	~	Gas and electric water heaters: tankless, power, and direct vent units
~	~	~	Water heater interior gas supply lines
	~	~	Water, drain, waste, and vent pipe leaks or breaks
	~	~	Polybutylene and PEX manifold plumbing system
	~	~	Toilet tank, bowl, tank assembly parts, flange, and wax ring seals
	~	~	Drain line stoppages that can be cleared with a standard sewer cable
	~	~	Primary, permanently installed sump pumps used for ground water
	~	~	Pressure regulators
	~	~	Valves: shower, tub, diverter, risers, angle stops, and gate valves
	~	~	Interior hose bibbs
		~	Built-in bathtub whirlpool motor and pump assemblies
		~	Faucets, faucet handles, shower heads, arms, and tub spouts
		~	Exterior hose bibbs
		~	Haul away/disposal fees
		~	Items under manufacturer's warranty

Excluded Items

f x Ground-level clean out, pumping, grinder pumps; any pipes or other plumbing items located outside the Serviceable Area; water meters; shower enclosures; sprinkler systems; tile fields; leach beds; lift stations; filters; aerators; strainers; sewage ejector pumps; sewer grinders; backflow preventers; showerbase pans; caulking; grouting; performing diagnosis with camera; hydro-jetting; drain line stoppages due to roots or foreign objects; any loss arising out of a condition of mineral or chemical deposits (except water heaters or toilets); water residue or capacity loss arising from porcelain chipping, cracking, dents, or other externally caused physical damages; water heaters: oil hot water tanks or oil storage tanks, expansion tanks, flue venting, and solar equipment. All Components of each aforementioned Item and/or system.

Dollar Limits

Cost to diagnose, repair, and/or replace:
Water heater
Polybutylene piping and PEX Manifold
plumbing system\$1,000
Concrete encased or concealed water, gas, drain, waste, vent piping; leaks and breaks in the plumbing system
Toilet replacement, in the event of sediment/calcium build up; per toilet\$300
Faucet and faucet handles for sinks, shower heads, or tub spouts for kitchens and baths;
per faucet set\$200

Electrical



SIM STA SUP

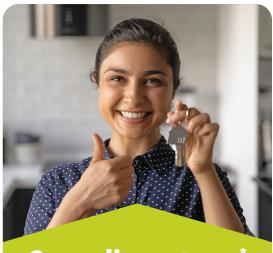
~	~	Electrical wiring
~	~	Switches, outlets, and panels
~	~	Doorbell system
~	~	Fire alarm systems
~	~	Telephone wiring
~	~	Attic and bathroom exhaust fans
~	~	Garage door opener – all parts and components for up to three units
	~	Garage door hinges, springs, remote sending units
	~	Central vacuum
	~	Burglar alarm system
	~	Haul away/disposal fees
	~	Items under manufacturer's warranty

Excluded Items

★ Whole house fans, data wiring, meter boxes, electronics or computerized energy management systems, lighting fixtures, ceiling fans, or appliance management systems. Central vacuum system ductwork and accessories. Any wiring or other electrical items located outside the perimeter of the principal dwelling and attached garage, any loss due to water seepage along service cable. Belts, shutters, and filters for attic/ceiling/exhaust fans. Garage doors, garage door track/rail assembly, rollers, or physical damage. Doorbells that are part of intercom systems. All Components of each aforementioned Item and/or system.

Dollar Limits

Cost to diagnose, repair, and/or replace:	
Concrete encased or concealed wiring	\$500
Central vacuum	\$500



Complimentary Seller Coverage

Establish a record of coverage during the listing period. In advance of closing, present the Service Agreement for consideration to all parties in the transaction.

- Protect your transaction against unexpected breakdowns
- Manage your risk by reducing liabilities during listing
- Provide peace of mind to potential Buyers
- Add value to your Buyer's offer by offering complimentary Seller coverage

What's covered

Seller coverage is for the listing period and begins immediately upon enrollment. Coverage is for a term of 180 days, until close of sale, or until the listing is canceled, whichever occurs first.

Appliances

✓ Plumbing

Heating

Electrical

Air Conditioning and Heat Pump Option For Seller

Purchase required for coverage during the listing period - \$50

Seller Dollar Limits

Cost to diagnose, repair, and/or replace:

*Complimentary where allowed by law.

**Seller coverage is subject to all Dollar Limits stated
in this Agreement.

Additional Buyer Options

We understand the needs of every home and homeowner are different. That's why we offer additional Buyer options, so you can get the coverage that's right for you.



Additional Refrigeration:

Refrigerator, Built-In Wine Cooler, Freestanding Freezer, or Wet Bar Refrigerator (each sold separately)

\$50 each

All Components that affect the cooling operation of the compressor, thermostat, condenser coil, evaporator, and defrost system for one (1) unit.

Excluded Items: Refrigerators with more than one compressor; wet bar refrigerators over 16 cubic feet; built-in wine coolers over 30-bottle capacity; multimedia center, including technology convenience items like LCD screens, Wi-Fi, clocks, and cameras; racks; hinges; shelves; doors; glides; slides; glass interior thermal shells; and food spoilage. All Components of each aforementioned Item and/or system.

Dollar Limits: Cost to diagnose, repair and/or replace (per unit) - \$500.

Washer and Dryer (included in Supreme)

\$65

All Components except those excluded.

Excluded Items: Damage to clothing; plastic mini-tub; soap dispensers; filter screens; knobs; dials; hinges; lint screen; door glass; multimedia center, including technology convenience items like LCD screens, Wi-Fi, clocks, and cameras.

Dollar Limit: Cost to diagnose, repair, and/or replace - Washer - \$1,000. Dryer - \$1,000.

Plus \$85

Built-in refrigerator. Replace the \$3,000 per Appliance Dollar Limit. Replace the \$1,250 water heater limit. Replace the \$500 concrete encased or concealed limit. Replace the \$250 limits on corrections to code violations, permits, and modifications.

Excluded Items: All other coverage exclusions except built-in refrigerator.

Dollar Limits: Cost to diagnose, repair, and/or replace - Built-in refrigerator \$3,000; refrigerator - \$5,000; built-in microwave - \$5,000; dishwasher - \$5,000; range/oven/cooktop - \$5,000; water heater - \$2,000; concrete encased or concealed: plenum - \$1,000, plumbing, - \$1,000, electrical lines - \$1,000; corrections when necessary to effect a covered repair: code violations - \$350, permits - \$350, and modifications - \$350.

Pool/Spa Freshwater Equipment

\$180 each

All Components of the heating, pumping, pool-sweep motors, and filtration systems. A spa, exterior hot tub, or whirlpool is also covered along with a swimming pool if the units utilize common equipment. If they do not utilize common equipment, an additional fee is required to cover the second set of equipment.

Excluded Items: Cleaning equipment, including pop-up heads, turbo valves, creepy crawlers, and the like; skimmers; lights; jets; liners; concrete-encased or underground electrical, plumbing, or gas lines; structural defects; any damage caused by a structural defect; solar equipment; chlorinators; sanitizing system; heat pump; remote control panel switches and booster pumps for water features; energy management systems; water chemistry control equipment and materials; disposable filtration media; valve actuator motor and all pool/spa equipment for a saltwater swimming pool or spa, unless that option is purchased. All Components of each aforementioned Item and/or system.

Dollar Limits: Cost to diagnose, repair, and/or replace _ \$1 000

Pool/Spa Saltwater Equipment

\$355

All Covered Items listed under Pool/Spa Freshwater Equipment, as well as saltwater cell and circuit board. **Excluded Items:** All Items and Components listed as excluded under Pool/Spa Freshwater Equipment; salt; panel box; remote controls and dials.

Dollar Limits: Cost to diagnose, repair, and/or replace - \$1,000.

Extended Pipe Leak

\$60

External pipe leaks, exterior hose bibbs, and main shutoff valve located outside the foundation of the Home. Water and drain lines between the Serviceable Area and city/county/utility-owned line.

Excluded Items: Faucets; sprinkler systems; swimming pool/built-in pool piping; downspout; landscape drain lines; Failure due to freeze; city/county shut off valve; drain line stoppages/damage due to roots or foreign objects.

Dollar Limits: Cost to diagnose, repair, and/or replace

Roof Leak

\$100

Water leaks that occur in the roof located over the Serviceable Area, provided the leaks are the result of normal wear and deterioration, and the roof was watertight and in good condition at the Effective Date of coverage. Flashing.

Excluded Items: Gutters; chimneys; vent and drain lines; roof-mounted installations; leaks over any deck or balcony; leaks that result from or are caused by any of the following: missing and/or broken shingles or tiles, damage due to persons walking or standing on the roof, construction or repairs not performed in a workmanlike manner, failure to perform normal roof maintenance.

Dollar Limits: Cost to diagnose, repair, and/or replace - \$1,000.

Mini-Split HVAC System

\$200 each

All Components that affect essential heating/cooling operation of one (1) permanently mounted mini-split HVAC system up to a 5 Ton or 60,000 BTU capacity. One (1) straight cool or heat pump condensing unit with associated air handlers, refrigerant lines, and electrical lines.

Excluded Items: Freestanding or window units. Units located in the garage. All components of zone control and energy management systems. Mounting hardware or stands, ductwork, condensate drain lines, Wi-Fi or remote controls, and decorative screens or enclosures.

Dollar Limits: Cost to diagnose, repair, and/or replace - \$1,250.

Septic System

\$50

Septic tank, both ejector pump and line from Serviceable Area to septic tank.

Excluded Items: Lift stations; tile fields; leach beds; insufficient capacity; ground-level clean out; pumping and arinder pumps.

Dollar Limits: Cost to diagnose, repair, and/or replace - \$500.

Well Pump

\$75

All Components of well pump if utilized for primary dwelling

Excluded Items: Well casing; pressure tank; piping or electrical lines leading to or connecting pressure tank and Serviceable Area; holding or storage tanks; re-drilling of well; system/parts utilized for lawn sprinkler systems and a well pump that is a part of an HVAC system

Dollar Limits: Cost to diagnose, repair, and/or replace - \$500.

Who, what, when and how?

When does my coverage begin?

Coverage begins on the Effective Date and ends on the Expiration Date, both shown on the front of this Agreement (the "Term"). If the Term is longer than one year, each Dollar Limit and the Total Limit will reset on each anniversary of the Effective Date during the Term. We are only obligated to provide Service upon receipt of payment of the total cost shown on the front of this Agreement (the "Price"). Your Agreement with coverage details will be sent to your mailing address, or electronically, if "Go Green" is selected in your profile at 2-10.com/homeowner.

What is Covered?

We refer to residential systems and appliances as "Items." To be a "Covered Item" eligible for Service, the Item must be within the main foundation of the Home and attached garage (the "Serviceable Area"), specifically listed as covered in your coverage, and in good and safe working condition as of the Effective Date (unless a defect could not have been detected by a visual inspection or simple mechanical test). HVAC equipment located outside the Home is also covered, as well as other specific Items, if the coverage you select specifically identifies a particular Item as covered. We provide Service for Covered Items that fail due to normal wear and tear (a "Failure"). Only nonmobile, habitable, residential structures with a Serviceable Area under 10,000 sq. ft. are eligible for Service, and coverage for Serviceable Areas greater than 5,000 sq. ft. is subject to an additional fee. We will not provide Service in a commercial property or residence being used for business purposes (e.g., short-term rentals, bed and breakfasts, care centers, group homes, fraternity/ sorority houses, hair salons, and schools). If your Home is within a multiunit building, Service is limited to Covered Items specific to your dwelling unit.

What is the Service that 2-10 HBW provides?

2-10 HBW works with Contractors to reduce your unexpected costs related to repairing a Failure of a Covered Item (the "Service"). Service begins when you notify us of a possible Failure via 2-10.com/homeowner or by calling 800.775.4736. We will dispatch a Service Contractor to your Home to diagnose the Failure and report back to us. We then will determine: 1) whether the Item is a Covered Item; 2) the nature of the Failure;

3) whether repair, replacement, or Payment is appropriate; and 4) which costs are covered under this Agreement and which are your responsibility. We reserve the right to dispatch an additional Contractor at our expense if we need more information to make a coverage determination. If we determine replacement is appropriate, we will use reasonable efforts to find a replacement Item or Component (a "Replacement") that performs the primary function of the Covered Item or Component being replaced (e.g., a refrigerator cools food and a dishwasher cleans dishes) and that has a similar capacity and efficiency in support of that primary function. A Replacement may not match or include any specific features, dimensions, style, model, or brand of the Covered Item or Component. Service does not cover any secondary function or any convenience functionality, multi-media, cosmetic detail, or wireless capability, even if it contributes to the primary function, unless explicitly stated in the applicable coverage.

When is Service available?

You can request Service 24 hours a day, 7 days a week during the Term. We will generally assign a Contractor within 48 hours to contact you to schedule a time, Monday through Friday during normal business hours, for diagnosis. If you request a Contractor to visit your Home for a non-emergency situation outside of normal business hours, and the Contractor accommodates your request, you will be responsible for all overtime and additional fees.

Determining an emergency

When we determine it is an emergency, we will attempt to have a Contractor contact you within 24 hours. An emergency is generally defined as: 1) no electricity, gas, water, or toilet facilities to the entire Home; 2) ongoing physical damage to the Home; or 3) a condition that immediately endangers an individual's health and safety. However, an emergency does not modify our obligations in this Agreement, and we cannot guarantee immediate Service or coverage in any situation, so you should take reasonable precautions as you normally would in an emergency.

The Service Fee

It is your responsibility to pay a Service Fee directly to the Contractor for each Covered Item (e.g., water heater and pipe leak require separate Service Fees). Each Service Fee is due when the Contractor visits your Home for diagnosis. Please review this

entire Agreement for additional details about your responsibilities and the scope of the Service, and call 800.775.4736 with any auestions.

Who repairs and replaces the Covered Items?

Repairs and replacements are performed by local, independent Contractors. We have pricing arrangements with a network of Contractors across the country (each a "Service Contractor"), which helps us ensure we can provide the Service to you at a reasonable rate. You may also request to use another fully licensed and insured Contractor that we do not have a pricing arrangement with (each "Your Contractor") to work with us to complete the Service. When we use the term "Contractor," that means, as applicable, Your Contractor or a Service Contractor. When you report a Failure, we will first look to dispatch a Service Contractor. If no Service Contractor is available in your area, we may request that you have Your Contractor contact us to proceed with the Service. You may also request to use Your Contractor if, for example, you do not want to wait for an available appointment with a Service Contractor. However, you will be responsible for the difference in costs between what we would have paid a Service Contractor and the expense of using Your Contractor, including costs related to Your Contractor's refusal to follow our determination of the appropriate response to a Failure. Regardless of whether we work with Your Contractor or a Service Contractor, we must receive a detailed diagnosis and estimate from the Contractor to determine whether the Failure is eligible for Service. Contractors provide a service to you and are not our agents or employees. Contractors do not have the authority to bind us to any coverage decision through their words or actions, including performing repairs before we are able to review a full diagnosis. When using Your Contractor, we will provide you with separate written instructions on how to proceed "ONC Instructions"). You will not receive reimbursement and will remain solely responsible for every cost arising from any work, Services, or equipment any Contractor, company, or individual performs or provides without our prior express authorization and in accordance with this Agreement and the ONC Instructions, even for Covered Items that would otherwise be eligible for Service.

Terms of Service

Throughout this Agreement we use capitalized terms for words with specific definitions. These definitions are identified where a capitalized term is underlined and in quotations. This Agreement includes the following provisions in addition to those stated on every other page. Section V below contains important provisions for the use of final and binding arbitration.

I. Payments. (a) We may, at our sole discretion, offer money to resolve a claim ("Payment"), for example, when: (1) the cost to address a Failure exceeds an applicable Dollar Limit; (2) repairing or replacing a Covered Item would violate laws, regulations, or code; (3) a necessary part, item, material, or chemical ("Component") or Contractor is not reasonably available, or a Contractor is unable to determine the appropriate Component; or (4) you prefer Payment. (b) Payment will be the lesser of: (1) the lowest quoted amount obtained by us to remedy the Failure received from a local Contractor; (2) the amount we would have paid a Service Contractor to remedy the Failure; (3) our estimated retail amount to remedy the Failure, or (4) the applicable Dollar Limit less the Service Fee and costs incurred to diagnose the Failure. When appropriate, we may issue a portion of the Payment to a Contractor or subject to other requirements or restrictions. Once you accept a Payment, we are no longer responsible for providing Service for the Covered Item under any agreement unless you provide acceptable proof of repair or replacement. At our sole discretion, we may offer a Replacement appliance of equal value

II. Additional Responsibilities. You agree to: advise us if your Serviceable Area is greater than 5,000 sq. ft.; reasonably

clean and maintain Covered Items; not harm/damage a Covered Item or Component; provide a safe working environment for Contractors; not damage property of a Contractor; and not threaten/harm us or a Contractor via phone, email, personal interaction, internet, social media, or otherwise.

III. Non-Covered Costs. (a) Addressing a Failure may involve work, parts, systems, equipment, or materials that are outside the scope of the Service "Excluded Work"), for example: (1) work related to non-Covered Items; (2) the incompatibility of existing systems or appliances with a Replacement; (3) carpentry or modifications necessary to facilitate Service; or (4) providing chemicals or materials needed by a Replacement to perform its primary function, for example differences in technology, refrigeration requirements, or efficiency. (b) You are responsible for all costs arising from Excluded Work or otherwise stated as your responsibility "Non-Covered Costs"). Unless expressly stated as our obligation herein, Non-Covered Costs include costs related to: (1) permits, codes, ordinances, laws, and/or regulations (for your protection, we will not authorize Service until you provide us with confirmation that all permits and approvals are obtained); (2) accessing Covered Items; (3) correcting, repairing, or replacing a Covered Item and/or Components because of inadequate capacity, manufacturer's recall, improper design, improper installation, previous repair, or problems caused by

alterations or modifications; (4) mandates of federal, state, or local governments, including upgrade or equipment matching requirements and tariffs (and all fees, costs, and surcharges passed along or charged to us by our suppliers and Service Contractors related thereto); (5) any service on a Covered Item initiated before the Effective Date; (6) disposing of hazardous materials such as refrigeration Components, capacitors, and water heaters; (7) a material increase in third-party charges for labor, Components, or Items as a result of tariffs, severe or unseasonable weather, extreme temperatures, or other abnormal atmospheric conditions; or (8) sealing, verification, and/or diagnostic testing of ductwork. Non-Covered Costs will be billed directly to you. If you refuse to accept any Non-Covered Costs, we have no obligation to perform Service and will not refund the Service Fee.

IV. Exclusions; Liability Limits. (a) We have no obligation to provide Service if: (1) a Failure is caused by anything other than normal wear and tear (whether acting alone or together with another cause) including: a Failure of another Covered Item or Component, failure to perform routine maintenance, extreme or gross neglect, misuse, abuse, missing parts, movement of your Home, soil movement, fire, freezing, explosion, electrical failure/surge, flooding, water intrusion, lightning, mud, earthquake, storms, accidents, pests,

Terms of Service Continued

animals, microorganisms, plants, contamination, or chemical interactions; (2) a Covered Item is classified as or otherwise known to be commercial grade; (3) an HVAC unit has a capacity greater than five tons; (4) you breach any of your responsibilities in this Agreement. (b) Our Service is secondary and excess to any other coverage available to you via an insurance policy, manufacturer warranty and/ or labor warranty. The presence of such coverage may delay Service while we await fulfillment of the respective coverage provider. You agree to waive any right or recovery of claims by anyone claiming through you, by way of subrogation or otherwise, including any insurers. (c) Each Item or Component listed as Covered in a particular coverage is excluded from each other coverage, unless explicitly stated otherwise therein. (d) Express Warranty: The Service will be provided with the same reasonable degree of care customarily provided within the home service industry. If this express warranty is breached, then we shall, at our option, reperform the Service or refund the Price. (e) EXCEPT AS **EXPRESSLY PROVIDED HEREIN, ALL WARRANTIES** WITH RESPECT TO SERVICE OR THIS AGREEMENT. WHETHER EXPRESS OR IMPLIED, ARISING BY LAW, CUSTOM, ORAL, OR WRITTEN STATEMENTS BY US, OUR AGENTS, OR SERVICE CONTRACTORS, OR OTHERWISE (INCLUDING ANY WARRANTY OF MERCHANTABILITY, SATISFACTION, OR FITNESS FOR PARTICULAR PURPOSE) ARE EXCLUDED AND DISCLAIMED TO THE FULLEST EXTENT PERMITTED BY LAW. IF AN IMPLIED WARRANTY CANNOT BE **EXCLUDED BY APPLICABLE LAW, SUCH WARRANTY** IS LIMITED IN DURATION TO THE GREATER OF 1 YEAR OR THE SHORTEST DURATION ALLOWED BY APPLICABLE LAW. YOU MAY HAVE OTHER RIGHTS THAT VARY AMONG JURISDICTIONS. (f) IN NO EVENT SHALL WE BE LIABLE FOR ANY INDIRECT, OR CONSEQUENTIAL PUNITIVE, DAMAGES OF ANY KIND SUFFERED BY YOU OR ANY THIRD PARTY, FOR EXAMPLE, LOST PROFITS, BUSINESS INTERRUPTIONS, TENANT DEMANDS, OR OTHER ECONOMIC LOSS RELATED TO THIS AGREEMENT OR THE SERVICE. WE SHALL NOT BE LIABLE FOR ANY DAMAGES RELATED TO (1) COST OF PROCUREMENT OF SUBSTITUTE SERVICE; (2) ANY LOSSES, LIABILITIES, OR CLAIMS INCURRED OR ARISING IN CONNECTION WITH THE USE OR PROVISION BY YOU OF SERVICE; OR (3) THE ACTS OR OMISSIONS OF YOU OR YOUR AGENTS, INSURERS, OR CONTRACTORS. (g) DURING EACH ONE-YEAR PERIOD OF THE TERM, THE TOTAL AGGREGATE LIABILITY OF US, OUR PARENTS AND AFFILIATES, AND THE RESPECTIVE OWNERS, OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, SUBCONTRACTORS, AND ASSIGNS THEREOF FOR ANY AND ALL COSTS, DAMAGES, FINES, LIABILITIES, LOSSES, PENALTIES, ATTORNEY FEES, WITNESS FEES, AND OTHER EXPENSES INCURRED BY YOU ARISING OUT OF OR RELATED TO THIS AGREEMENT WILL NOT EXCEED \$25,000 (the "Total Limit"). THE EXISTENCE OF ONE OR MORE CLAIMS OF ANY KIND(S) IN ANY FORUM(S) WILL NOT ENLARGE THE FOREGOING LIMITS. (h) WHERE ANY COVERAGE OR PORTION THEREOF IS ACCOMPANIED BY A SPECIFIED MAXIMUM (the "Dollar Limit"), THAT **DOLLAR LIMIT IS A CAP ON AMOUNTS WE PAY IN CONNECTION WITH THAT COVERAGE OR PORTION** THEREOF DURING EACH ONE-YEAR PERIOD OF THE TERM, AND DOES NOT EXPAND OR ENLARGE THE TOTAL LIMIT OR ANY OTHER DOLLAR LIMIT. (i) THE WAIVERS, EXCLUSIONS, AND LIMITATIONS SET FORTH IN THIS AGREEMENT SHALL: APPLY REGARDLESS OF THE FORM OF ACTION, WHETHER CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE; BE INDEPENDENT OF AND SURVIVE THE TERMINATION OR EXPIRATION OF THIS AGREEMENT OR ANY FAILURE OF THE ESSENTIAL

PURPOSE OF ANY WARRANTY OR EXCLUSIVE OR LIMITED REMEDY STATED HEREIN; AND APPLY EVEN IF WE ARE ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

V. Arbitration Contract. (a) Arbitration Contract (the "Contract"): You and we agree that any complaint, controversy, or dispute arising out of or relating to this Agreement, the breach of this Agreement, or the Service (a "Complaint") shall exclusively be resolved by binding arbitration and not by a judge or jury. The arbitration shall be conducted by Arbitration Resolution Services, Inc. ("ARS"), and you and we agree to be bound by the applicable rules of ARS, which can be found at arbresolutions.com. If ARS is not available and you and we are unable to agree on an alternative arbitration service, either may petition the American Arbitration Association ("AAA") to appoint a single arbitrator to conduct the arbitration under AAA's then-current commercial or consumer rules, as applicable. This Contract covers disputes based upon contract, tort, consumer rights, fraud, and other intentional torts, negligence, constitution, statute, regulation, ordinance, common law, and equity. A demand for arbitration shall be made within a reasonable time after the Complaint has arisen but in no event after the applicable statute of limitations. The arbitrator shall not have the authority to render any decision contrary to this Agreement, including any of the limits or exclusions stated herein. The decision of the arbitrator shall be final and binding and may be entered as a judgment in any court of competent jurisdiction. This Contract involves and concerns interstate commerce and shall be governed by the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any other inconsistent law, ordinance, or judicial rule. This Contract is self-executing. Any disputes concerning the scope, interpretation, or enforceability of this Contract, including its revocability or voidability for any cause, the scope of arbitral issues, and any defense based upon waiver, estoppel, or laches shall be decided by the arbitrator. The party initiating arbitration is responsible for all filing fees, regardless of the applicable rules of the arbitration service with all additional arbitration fees allocated to you and us as provided in the rules of the arbitration service, subject to the arbitrator's discretion to reallocate arbitration fees in the interests of justice. The prevailing party in any court action brought for the enforcement or interpretation of this Contract shall be entitled to receive from the losing party a reasonable sum for its attorneys' fees and costs, in addition to any other relief to which it may be entitled. (b) Class Action Waiver: You hereby agree that you will only bring a Complaint in your individual capacity, and not as a plaintiff or class member in any purported class, multiple plaintiff, collective, representative, or similar proceeding (each a "Class Action"). You expressly agree to not maintain any Class Action in any forum. Instead, you agree to have each and every Complaint decided individually through arbitration. Complaints cannot be consolidated in arbitration unless all parties jointly agree in

VI. Ending This Agreement. (a) You may cancel this Agreement by calling 855.280.1320. (b) We may cancel this Agreement upon notice to you if we conclude: (1) you made a material misrepresentation concerning this Agreement or the Service; (2) you failed to pay any amount due; (3) you breached any of your responsibilities herein and failed to or are unable to cure such breach; or (4) a change in regulations or laws materially affects our business or ability to fulfill our obligations. (c) If the Agreement is canceled, you remain liable to each Contractor for any outstanding expenses that are your responsibility under this Agreement. (d) Unless otherwise provided in Section IX for your state, (1) a \$75 administrative fee applies to cancelation and (2) based on the date cancellation takes effect, you will receive a pro rata refund of the Price paid, less our claims expense and any fees you owe, unless our claims expense plus any fees you owe exceed the Price, in which case you will remain liable to us for the full Price. (e) If you provide us with a credit card for installment payments or renewals, you hereby explicitly authorize us to charge any amounts due to us to that credit card, including renewal fees if you consented to or requested to have this Agreement automatically renew. (f) Upon advance notice to you, we may adjust pricing, terms, and/or coverage for the renewal of this Agreement, which will take effect at the end of the current Term.

VII. Miscellaneous. At our discretion, you may pay the Price in installments, which may be subject to a processing fee not to exceed 10% of the Price. The language of the Agreement shall be construed simply, as a whole, and in accordance with its fair meaning, and in the event of an ambiguity or dispute, not for or against you or us. Only our officers, by written instrument, can alter any aspect of this Agreement. No action or inaction by any party shall be deemed a waiver, consent, or admission by 2-10 HBW. The words "without limitation" are deemed to follow the words "include" or "including." All headings are solely for convenience. If any provision of the Agreement is held to be invalid, illegal, or otherwise unenforceable, it shall, to the extent possible, be enforced consistently with the stated intention of you and us, or, if incapable of such enforcement, stricken from this Agreement, and all other provisions shall remain in full force and effect. If the Class Action Waiver is unenforceable, and not reversed on appeal, Section V (b) shall be void in its entirety. If a court determines a public injunctive relief claim may proceed despite the Class Action Waiver, and that determination is not reversed on appeal, the public injunctive relief claim will be decided by a court, any individual claims will be arbitrated, and the parties agree to stay the public injunctive relief claim until the other claims are finally concluded. You are responsible for any applicable sales tax affiliated with payments you make in connection with this Agreement. The Price of this Agreement is valued at 94% for all real property items and services and at 6% for all personal property items and services. You may only transfer this Agreement if you sell your Home. You hereby provide your consent for us and our agents to call, text, email, and otherwise contact you to perform Service, and to send you advertisements or telemarketing messages concerning our products, services, and offerings and those of our affiliates and third-party partners (though you may opt out per applicable law). Contractors may substitute environmentally friendly or alternative refrigerants in place of existing refrigerants that have been phased out or banned by a governmental authority. We will endeavor to have the Contractor substitute a new refrigerant that will not reduce the efficiency of the system or appliance by more than 10%. If you refuse to allow the conversion to a new refrigerant, all costs associated with continuing to use the existing refrigerant, including completing Service at that time, will be Non-Covered Costs. Contractors may use non-original equipment manufacturer and/or refurbished Components when performing a repair or replacement. You may be eligible for offers of special programs, perks, and discounts in connection with this Agreement; unless explicitly stated otherwise, each such offer is governed by this Agreement, including all relevant terms, conditions, and limitations stated herein. If a third party's actions gave rise to or increased the costs of a repair, replacement, or Payment, then you agree to use reasonable efforts to work with us, at our cost, to help us recover such costs from the third party.

VIII. Force Majeure. We are not liable for any delay in or failure to perform Service due to conditions beyond our control and/or that of a Contractor, for example: shortages of or delays in obtaining parts or equipment; manufacturer-established Contractor or Component restrictions; weather; labor difficulties, strikes, or shortages; telecommunications disruption; transportation stoppages or slowdowns; hyperinflation; acts of God; war; terrorism; epidemics; or difficulties locating or scheduling Contractors, including due to service demands attributable to weather, regional temperatures, or abnormal atmospheric conditions.

IX. Disclosures & State Amendments. The provider/obligor ("2-10 Home Buyers Warranty," "2-10 HBW," "we," "us," and "our") for this Service Agreement (also the "Agreement") is Home Buyers Resale Warranty Corporation. The Agreement is between us and the owner(s) ("you" and "your") of the home covered by this Agreement ("Home"). Our obligations under this Agreement are backed by full faith and credit of us and are not guaranteed under an Agreement Reimbursement Insurance Policy.

SELECT YOUR COVERAGE

PROPERTY INFORMATION



For multi-year pricing, multiple u call for a quote.	units, guest homes, or homes over 5,000 square feet,	Home to be cov	/ered		
·		Address			
	e Seller Service Fee \$100	City		Zip	
Seller A/C and H	near rump option	Mailing address if different			
Buyer Coverag	Buyer pricing is shown for one year of coverage,	Address	State	Zip	
Simple Coverage NEWPLAN	either prepaid in full or monthly installments.* Monthly payments available for Buyer only.	Ciry	State	ZIP	
\$480 / \$44 Single		Home Seller(s)	and Buyer(s) info	rmation	
\$460 / \$42 Condo	o/Duplex/Townhome (per unit)	Seller(s) name	and boyon(s) inio		
Standard Coverage		Phone	Email		
\$530 / \$48 Single	Family MONTHLY	Buyer(s) name			
	Dupley /Townhome (per unit) PAYMENTS!	Phone	Email		
Supreme Coverage	Available only in Portal.				
\$670 / \$61 Single		Go Green - I we	ant to go paperless!		
	o/Duplex/Townhome (per unit)		ion and download your Home \text{V} to provide email above.)	Varranty Service Agreement	
New construction					
3 years of systems and appliance	s protection. Complements 2-10 HBW structural warranty.	Agent informat	tion		
\$550 Simple	\$650 Standard \$750 Supreme		ng purchased by: 🗌 Selle	r 🗌 Buyer 🗌 Other	
Begin at closing	Begin 1 year after closing	Seller's agent inform			
Additional Buyer	options				
May be purchased up to 30 day	ys after closing. Pricing is shown per year and monthly.	Real estate office	Email		
	al Refrigerator, Built-In Wine Cooler,	Phone			
Freestand	ling Freezer or Wet Bar Refrigerator (sold separately)	Buyer's agent inforn	nation		
S65 / \$5.93 Washer a	and Dryer (included in Supreme)				
S85 / \$7.76 Plus NEW	\$75 / \$6.84 Well Pump	Real estate office	Email		
\$180 / \$16.43 Pool/Spa	Freshwater \$60 / \$5.48 Extended Pipe Leak	Phone			
\$355 / \$32.39 Pool/Spa		Closing Agency/title			
\$180 / \$16.43 Additional					
	Down to \$75	Address			
\$200 / \$18.25 Mini-Split	•	Phone		.e #	
\$50 / \$4.56 Septic System	m	1 Hone	LIIIQII		
\$	Service Agreement		rincipal unit and additional unit		
<u> </u>	Seller A/C and Heat Pump option		o the real estate broker and its a ing. Payment can be made by cl		
Totals	Buyer option(s)	outside of close of sale are o	re accepted. Monthly payment cannot be enrolled through the		
\$\$	Total due*	mail and must be enrolled th	nrough Agent Portal or by conta	cting Agent Services.	
			BLE TO: Home Buyers Re		
*Sales tax may apply.	Monthly payments subject to a processing fee of 9.5%.	Corporation, PO Bo	x 952848, St. Louis, M	O 63195-2848	
	COVEDAGE	AGREEMENT			
I agree to purc	hase coverage or accept coverage purchas	sed on my behalt.			
I decline covere	age and hereby agree to WAIVE all claims	against 2-10 HBW, the Brol	ker and/or Agent for pot	ential Failures that	
could have been o	covered under this Service Agreement.				
Callan		D			
Seller signature	Date	Buyer signature		Date	
•		•			
	represents that it has read the Home Warranty Service Agreemen ncluding that Service will only apply to Covered Items in good and				
	o the Buyer, and that all items for which coverage is provided are in				

AGREEMENT IS ADMINISTERED BY 2-10 HBW, AND CARRIES NO OBLIGATIONS RELATED TO ANY REAL ESTATE FIRM OR AGENT. THE PURCHASE OF A HOME WARRANTY SERVICE

AGREEMENT IS OPTIONAL, AND SIMILAR COVERAGE MAY BE PURCHASED THROUGH OTHER SERVICE CONTRACT OR INSURANCE COMPANIES.

SIM - Simple | STA - Standard | SUP - Supreme | SEL - Seller Coverage

Covered Items				-
Covered Items	SIM	STA	SUP	SEL
'Even If' Service Fee Guarantee [™]	~	~	~	~
Happy Home Lock & Hardware sM	~	~	~	
Air conditioning and heat pump (up to two systems)	~	~	~	\$50
Heating (up to two systems)	~	~	~	~
Steam or hot-water heat systems	~	~	~	~
Geothermal and water-source systems	~	~	~	
Evaporative coolers & built-in wall units	~	~	~	~
Thermostats - ALL TYPES	~	~	~	~
Plenum modifications	* * * * *	~	~	~
SEER matching	~	~	~	~
Unlimited refrigerant recharging	~	~	~	~
Refrigerator with ice maker	~	~	~	~
Water heaters: gas, electric, & tankless	~	~	~	~
Gas supply lines to heating systems				
& water heater	_	_	•	
Appliance Color Match sM	~	~	~	~
Built-in microwave		~	~	~
Dishwasher		~	~	~
Garbage disposal		~	~	~
Range, oven, cooktop		~	~	~
Plumbing system		~	~	~
Drain line stoppages		~	~	~
Toilet		~	~	· ·
Sump pump		~	~	~
Interior hose bibbs		~	~	~
Electrical and telephone wiring		~	~	· ·
Electrical switches, outlets, and panels		~	V	~
Fire alarm system		~	~	· ·
Attic and bathroom exhaust fans		~	~	· ·
Garage door openers (up to three)		~	V	~
Heat lamps			~	
Crane cost			V	
Window units			V	
Refrigerant recovery			~	
Condensing/package unit pads			~	
Electrical cut-off switches			~	
Washer and dryer			~	
Vent hood			~	
Baskets, hinges, rotisseries, racks, and rollers			~	
Ice crushers and water dispenser			~	
Glass/ceramic cooktops			V	
Handles and knobs			*	
Rotisseries, racks, and rollers			~	
Built-in bathtub whirlpool motor and pump			~	
Exterior hose bibbs			~	
Faucets, handles, and shower heads			~	
Garage door hinges, springs, and remote units				
Central vacuum			~	
Burglar alarm system				
Improper installation/repair/modification			V	
Haul away/disposal fees				
Items under manufacturer's warranty				
Corrections to code violations Permits & modifications				
i ermis & modifications			~	

2-10.com/agent 720.531.6723



NEW

Simple **\$480**

with \$100 Service Fee

- Heating and A/C
- Water Heater
- ✓ Refrigerator

\$530

with \$100 Service Fee

- **✓** SIMPLE
- Appliances
- Plumbing
- Electrical

Supreme \$670

with \$100 Service Fee

- ✓ STANDARD
- ✓ Washer and dryer
- ✓ Supreme items

Multi-year pricing available upon request.

Complimentary* Seller Coverage

with \$100 Service Fee

Seller Coverage is for the listing period and begins immediately upon enrollment. Coverage is for a term of 180 days, until close of sale, or until the listing is canceled, whichever occurs first.

- ✓ Appliances
- Heating
- Plumbing
- Electrical

Buyer options

Additional Refrigerator, Bu or Wet Bar Refrigerator (so	ilt-In Wine (ld separatel	Cooler, Freestanding Freezer y)	\$50
Washer and Dryer (include in Supreme)	\$65	Mini-Split HVAC System	\$200
Plus	\$85	Well Pump	\$75
Pool/Spa Freshwater	\$180	Extended Pipe Leak	\$60
Pool/Spa Saltwater	\$355	Roof Leak	\$100
Additional Pool/Spa	\$180	Service Fee Buy Down to \$75	\$50
Septic System	\$50		

New construction

3 years of systems and appliances protection Complements 2-10 HBW structural warranty

Simple \$550

\$650

5750









4.4 ★★★★↑

Average contractor rating as of 12/2021