VIRGINIA



Real Estate HOME WARRANTY

Coverage available for:

- Single Family Homes
- Condos and Townhomes
- New Construction
- Mobile Homes
- Duplex, Triplex and Fourplex
- Two Year Warranty

Have confidence in the industry leader, American Home Shield®







by HomeWarrantyReviews.com



What is a Home Warranty?

It's a one-year service agreement that covers the repair or replacement of many major home system components and appliances that typically breakdown over time due to normal wear and tear.

Homeowners Insurance and a Home Warranty — What's the Difference?

You sensibly protect your house with homeowners insurance. While homeowners insurance covers many appliances and system components in the event of a disaster (such as a fire), having an AHS[®] Home Warranty will cover those items against the high costs of repair or replacement in the event a breakdown occurs.

Who is AHS?

The leader in home warranties, AHS was founded in 1971 to help homeowners across the country protect their hard-earned investments.

Recognized with the 2013 Best in Service Award from HomeWarrantyReviews.com and the 2014 Women's Choice Award, our customer service is well-respected, with professional agents ready 24/7 to accept your service requests.

AHS Home Warranty Packages

There are three AHS Home Warranty packages available during the real estate transaction, making it easy for you to get exactly the coverage you need, at a price you can afford.

▷ ShieldEssentialSM

Covers the most critical **home systems** that homeowners tell us they want in a home warranty.

▷ ShieldPlusSM

Covers the most critical **home systems,** <u>plus</u> many major household **appliances.**

▷ ShieldCompleteSM

Offers the most **comprehensive coverage,** including the items in ShieldEssential and ShieldPlus combined, <u>plus</u> **additional home items**.

AHS offers the same high level of coverage across all three packages, such as repairs and replacements for mismatched systems, undetectable pre-existing conditions, improper installations, lack of maintenance, rust and corrosion, and more.

> days faster

Homes with an American Home Shield Home Warranty sell an average of **11 days faster** and for **\$2,314 more** than homes without a home warranty - that's more than **3X** the average price of the plan.*

WHY DO I NEED A HOME WARRANTY?

Benefits to Home Buyers

Our real estate plans protect your house, so you can focus on making it your home.

- Gain confidence and comfort knowing that your hard-earned investment is covered by an industry leader.
- Don't stress about potential undetectable pre-existing conditions (like lack of maintenance and mismatched systems) — they're covered!
- Confidence in our nationwide network of professional home repair experts that we prescreen and monitor for your convenience.

Benefits to Home Sellers

Sell faster, for more money and with fewer worries.

- Gain confidence and comfort knowing that your budget is protected while your home is on the market.**
- Help sell your home an average of 11 days faster and for an average of \$2,314 more.*
- Mitigate unexpected issues from the home inspection to keep the sale of your home on track.

*Information above is based on data collected by AHS and a large national real estate firm of the firm's listings that closed between January 1, 2012 and December 31, 2012. We studied 24,230 listings from across the country ranging in price from \$100,000 to \$500,000. These results were verified by Cannon & Company, a third party accounting firm. **Subject to \$2,000 cap for all trades during listing period.

Additional Benefits:

AHS Appliance Discount Program

AHS passes along our discounted pricing on quality name brand appliances, resulting in big savings exclusively to AHS Home Warranty customers.

Air Filters Discount

Get from 30% to 50% off retail prices on AC/Furnace filters for your home.

AHS Contractor Finder

Find a trusted expert with the American Home Shield Contractor Finder and get up to three free estimates from local professionals for a wide variety of home projects and items not covered by your warranty.

Plus access to our vast library of custom content, tips, advice and more to help manage your home:

- ▶ AHS Home Matters Blog ahs.com/home-matters
- AHS YouTube Channel youtube.com/TheAHSTeam
- HomeStructions Blog homestructions.com
- Monthly e-Newsletters
- Welcome Home Resource Site welcomehomeresource.com

HOW DOES IT WORK?

With American Home Shield, it's easy to get service for your covered home system components and appliances. Just follow these easy steps below when a covered breakdown occurs:



Check your Agreement to verify the item is covered by your AHS Home Warranty. If it is, call our 24/7 customer service line toll-free at **800 776 4663** or visit ahs.com to place a service request.



American Home Shield will

assign a service contractor

email address, we will send

you an email confirmation

verifying the request has

been received by the

service contractor.

to handle your covered

request. If we have your



Schedule Service

A service contractor will contact you by phone to schedule a time during normal business hours to visit your home and diagnose your covered item.



When the service contractor arrives at your home, you pay a Trade Service Call Fee. This is a fee paid per service trade (plumber, electrician, etc.), and is typically less than their standard service rates.

There may be additional costs associated with your repair or replacement.

One company that gives you access to more than **10,000 service contractors** and over **45,000 technicians nationwide** that have the know-how to get the job done right.

) 10,000 contractors 45,000 technicians

On average you could spend up to 4% of your home's value annually on **maintenance and repairs.** An AHS Home Warranty may help defray some of these expenses.

WITHOUT A HOME WARRANTY...

Repair or replacement of key home systems and appliances can be expensive. Here's a sample of some of the most common systems and appliances and their average repair and replacement costs.*



Heating w/Ductwork Repair: \$390 Replacement: \$2,885



Water Heater Repair: \$92 Replacement: \$761



Dishwasher Repair: \$127 Replacement: \$515



Ranges/Ovens/Cooktops Repair: \$114 Replacement: \$782



Refrigerator Repair: \$149 Replacement: \$1,115



Alua/

Air Conditioning w/Ductwork Repair: \$306 Replacement: \$2,141



Main Electrical Panel Repair: \$311 Replacement: \$605



Clothes Washer Repair: \$103 Replacement: \$543

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Clothes Dryer Repair: \$133 Replacement: \$546



Built-in Microwave Repair: \$97 Replacement: \$429

*Repair and replacement costs are average U.S. costs as reported in A Study of Homeowners' Appliance and Home Systems Service Experiences, a nationwide survey of homeowners conducted in 2013 by Decision Analyst for American Home Shield. Further use or reproduction of this data is expressly prohibited.

WHAT DOES REAL ESTATE EDITION MEAN?



10 Year Pricing

Is the home less than 10 years old? Our pricing structure may qualify you for exclusive, lower than ever pricing. For example if your house was built in 2006 and it is now 2014, your house is 8 years old you would receive the <10 yr pricing.

Buy Now and Save

Don't wait until the home is sold. Make the most of the Real Estate Edition product and invest in the AHS Home Warranty before closing.

The Real Estate Edition pricing is only available while you are involved in a real estate transaction. Afterwards plans will change and pricing will increase.*

Flexibility to Upgrade

Need to upgrade? No problem. Home buyers have 60 days from closing to upgrade or change their coverage options.

Seller Coverage Option**

Regardless of the warranty package selected, qualified home sellers can add the Seller Coverage Option for up to 6 months (term renewable upon request) while their home is on the market. With the same covered items as the **ShieldEssential** package, this option can help protect the seller's budget during the listing period, distinguish the property from other listings and help reduce pre-close issues related to the home inspection. Best of all, no money is due until the home closes.

QUESTIONS? WE HAVE ANSWERS.

Q: Why do I need a home warranty?

A: The fact is all home system components and appliances eventually fail. An AHS Home Warranty can help you avoid the cost of repairs and replacements and relieve you from the frustrations and uncertainties of finding a qualified service contractor.

Q: Is everything in my home covered?

A: While AHS covers many items in your home, we do not cover everything. Examples of items not covered under any plan are: wood stoves, fireplaces and chimneys; electrical breakdowns such as power failures, surges or circuit overload. Refer to your Agreement for specific coverage.

Q: Why register my account at ahsregister.com?

A: You'll get additional benefits when you enter your email address, including service follow-ups and our e-newsletters with important home maintenance information.

Q: How do I know my service contractor is qualified?

A: Our comprehensive network of independent, screened service contractors are monitored and graded on their performance through our Customer Satisfaction Survey Program.

Q: What out of pocket expenses will I have?

A: You will pay a Trade Service Call Fee to each service contractor of a different trade who visits your home to diagnose a problem or perform a service. There may also be additional costs associated with the repair or replacement of covered items. Details are included in your Agreement.

Q: Is my home warranty renewable?

A: Generally, coverage is renewable, although terms of coverage and pricing may vary. At the end of your Agreement Term you will receive notification as to renewal terms.

MY ACCOUNT

Set up your American Home Shield Home Warranty account online at ahsregister.com.

Then log in at any time to:

- Make and manage service requests
- Submit payments

- Manage your account information
- D Access customer benefits and offers

* Real estate edition pricing is available up to 30 days from the close of sale. **Subject to \$2,000 cap for all trades during listing period.

PLANS AT A GLANCE Industry-Leading Coverage and Quality

	ShieldEssential	ShieldPlus	ShieldComplete
Systems			
Air Conditioning (Including geothermal systems)	•	•	•
Heating (Including geothermal systems)	•	•	•
Ductwork	•	•	•
Plumbing (Including stoppages; sump pumps; plumbing sewage ejector pumps)	•	•	•
Electrical	•	•	•
Water Heaters	•	•	•
Appliances			
Washer		•	•
Dryer		•	•
Refrigerator w/Ice Maker and Dispenser (Kitchen refrigerator only)		•	•
Built-in Microwave Ovens		•	•
Dishwashers		•	•
Garbage Disposals		•	•
Ranges/Ovens/Cooktops		•	•
Additional Home Items			
Ceiling Fans			•
Telephone Wiring			•
Doorbells			•
Garage Door Openers			•
Instant Hot/Cold Water Dispensers			•
Built-In Exhaust/Attic/Whole House Fans			•
Same Level of Coverage Across All Packages			
Lack of Maintenance	•	•	•
Rust & Corrosion	•	•	•
Sediment	•	•	•
Refrigerant Recapture, Reclaim & Disposal	•	•	•
Removal of Defective Equipment	•	•	•
Mismatched Systems	•	•	•
Undetectable Pre-existing Conditions	•	•	•
Improper Installations, Repairs or Modifications	•	•	•
Permits (\$250 per Agreement Term)	•	•	•
Code Violations (\$250 per Agreement Term)	•	•	•
Optional Coverage for Buyers (available for an additional cost)			
Additional Refrigerators (up to 4, including wine refrigerators up to 6 cubic feet)		Available	Available
Well Pump and Septic System Pumping & Septic Sewage Ejector Pump	Available	Available	Available
Swimming Pool or Spa Equipment	Available	Available	Available
Swimming Pool/Spa Equipment (shared equipment)	Available	Available	Available
Saltwater Pool Equipment	Available	Available	Available

As always, homeowners should refer to their AHS Home Warranty Agreement for specific coverage information and limitations. To download a Sample Agreement visit ahshome.com.

Trade Service Call Fee

There is a Trade Service Call Fee per service trade (plumber, electrician, etc.), and this is typically less than their standard service rates.

For use in VA REAL ESTATE EDITION Pricing and Application



Complete your enrollment form

Agreement Number (provided when AHS receives your application) PROPERTY INFORMATION

Property Address to be Covered		Year Built
City	State	ZIP

Listing Expiration Date (if selling)

SELLER INFORMATION

First Name	Last Name	
Phone Number	Email Address	
Mailing Address - Only if different from covered property		

BUYER INFORMATION

First Name	Last Name
Phone Number	Email

Mailing Address - Only if different from covered property

REAL ESTATE COMPANY INFORMATION Initiating Real Estate Associate Buyer D Seller D Real Estate Company Main Office Phone Number Fax Phone Number Agent Name Agent Email **Cooperating Real Estate Associate** Buyer D Seller D Main Office Phone Number Fax Phone Number Agent Name Agent Email **CLOSING COMPANY**

Closing Company Name Phone Number Estimated Closing Date Closing Representative Name Email Address

SEND US YOUR ENROLLMENT APPLICATION

Mail with Payment AHS, P.O. Box 2803 Memphis, TN 38101 Phone: 800 735 4663 Fax: 800 329 2478 Español: 800 250 2025 Online: ahs.com/realestate

Mail without Payment AHS, P.O. Box 849 Carroll, IA 51401

\$75 American Trade Service Call Fee Home Shield

2 Select your coverage BUYER HOME WARRANTY PACKAGE

	Shield Essential	Shield Plus	Shield Complete
AGE OF HOME (YRS)	<10 ≥10	<10 ≥10	<10 ≥10
Single Family Home (SFH)	\$420 \$480	\$550 \$630	\$610 \$700
Condo/Townhome/Mobile Home	\$310	\$420	\$510
New Construction SFH (yrs. 2-5)	\$790	\$1,050	\$1,120
New Construction Condo (yrs. 2-5) \$545	\$705	\$835

BUYER OPTIONS	SFH/Condo/ Townhome/ Mobile Home (New Construction
Additional Refrigerators*	\$15	\$28
Well Pump and Septic System Pumping & Septic Sewage Ejector Pump**	\$160	\$300
Swimming Pool**	\$120	\$225
Spa Equipment	\$120	\$225
Swimming Pool/Spa Equipment (shared equipme	nt)** \$120	\$225
Saltwater Pool Equipment**	\$170	\$320

*Available only with the ShieldPlus and ShieldComplete Packages **Not available for Condo/Townhome/Mobile Home

SELLER COVERAGE OPTION

Same covered items as the ShieldEssential package

Yes, add to my ShieldEssential,	
ShieldPlus or ShieldComplete selection above	\$65

3 Total & Sign

Buyer Home Warranty	\$
Buyer Options Total	\$
Seller Coverage Option	\$
Grand Total	\$

NOTE: Unless otherwise noted, all prices shown are for a one-year Agreement Term for homes under 5,000 sq. feet. To obtain quotes for Single Family Homes over 5,000 sq. feet, for multiple unit properties, and for 2 year pricing plans, please call 800 735 4663.

American Home Shield may provide compensation to real estate brokers and their related companies for services provided in connection with its Home Warranty program. In connection with the program, a broker may provide information regarding you and your home to AHS. By submitting this application, you authorize the broker to share such information with AHS and authorize AHS to use such information in connection with its program. You are not required to buy a Home Warranty and, if you want one, you are not required to buy it through a broker or sales associate.

- ▶ I accept the benefits of the AHS Home Warranty coverage. I received a copy of the AHS Home Warranty Agreement and understand the key terms, coverage, limitations and exclusions, and I had the opportunity to ask questions regarding such coverage.
- D I decline the opportunity to purchase the AHS Home Warranty coverage.

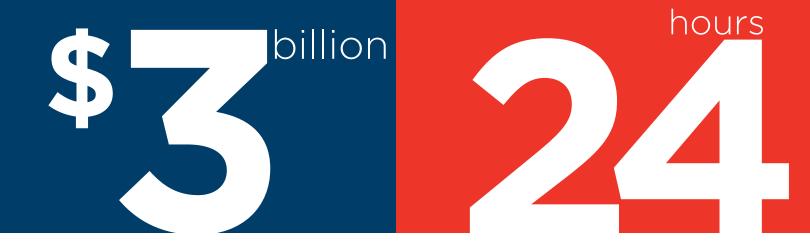
Date

Signature

We accept and pay more claims than any other home warranty company in the nation, **\$3 billion** in the last **10 years**

Time

We're up and ready to receive service requests **24/7** with **98%** of such requests dispatched to local service contractors within 24 hours.





Worry less. Live more.®

