



OLD REPUBLIC HOME PROTECTION

**12
MONTH**

Home Warranty Plan – Ohio



Standard Protection

\$405 – \$100 Trade Call Fee

\$460 – \$ 75 Trade Call Fee

*People Helping People*SM



NHSCA
Company Code
12H424



CREs *Exclusive Coverage*

Comprehensive Coverage with You in Mind!

CREs Insurance and Old Republic Home Protection provide you with **unbeatable** home warranty coverage and service!



**Because Dishes Go in the Dishwasher
When Stuff Works**

Structural Endorsement Option – *Unique to the CREs Preferred Plan!*

STRUCTURAL ENDORSEMENT \$200

(For Single Family Detached Homes Only)

Upon receipt of the completed, signed Structural Engineer Inspector Checklist, and payment of the additional Plan Fee we will diagnose, repair or replace covered structural system components listed as functional on the checklist provided: a) there is an actual or anticipated failure of a covered component; b) the failure will vitally affect the use of the home for residential purposes; and c) the covered component was in place, functional and permanently installed within the perimeter of the home on the effective date of this Plan. Maximum coverage per Plan is \$10,000. Coverage not available for condo, townhome or mobile home.

COVERED: Foundation, foundation walls, sill plates, girder posts, headers, floor joists and subfloor, sole plates, studs, sheathing, plates and ceiling joists, rafters, roof sheathing and roof boards, partition wall studs, and other load carrying structural components which constitute an integral part of the primary structure.

NOT COVERED: Failure due to earthquake, weather, flood, land subsidence, soil movement, slope failure and acts of nature; pest damage; improper construction; substandard building materials; design flaw; modifications that weaken a structural component or that compromise the structural integrity of the dwelling; or the failure of any component or system not listed as a covered item or defects discovered prior to the effective date of this endorsement. Upgrades required by code, cosmetic defects, and consequential loss or damage are not covered.

INSPECTED ITEMS	Non-Functional	Functional	See Comments
1. Foundation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Foundation Walls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Sill Plates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Girder Posts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Floor Joists and Subfloor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Sole Plates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Plates and Ceiling Joists	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Rafters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Roof Sheathing and Roof Boards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Components/Systems marked as having failed or being non-functional will be excluded from warranty coverage unless repaired or replaced and made functional prior to the close of escrow. **Proof of repair must be submitted prior to an exclusion being removed.**

STRUCTURAL ENGINEER INSPECTION COMMENTS:

Date Checked: _____ Approx. Property Age: _____

Inspector's Name: _____

Inspection Company: _____

Phone: _____

Inspector's Signature: _____

Upon completion, agent should fax copy to **800.866.2488** and then maintain original for their records.

Welcome You've come to the right place for superior ***budget protection, convenience, and peace of mind.***

Why choose the CRES Preferred Coverage Plan administered by Old Republic Home Protection?

We've provided caring, dependable service for **more than 40 years**, and our vision of "People Helping People" is reflected in our **A+ rating with the Better Business Bureau.**

How do we earn this distinction? We understand that behind every service request—every dishwasher or water heater failure—are real people with busy lives and pressing needs. We're committed to providing effective, efficient solutions that help you celebrate the joy of homeownership!

When you turn to us, our caring staff and skilled Service Providers make it their mission to get your life back to normal as quickly as possible.

People Helping People

We Care – we handle claims on a case-by-case basis: fast, friendly, efficiently.

We Listen – we understand there is a human side to home warranties.

We're Dependable – we want to give solutions, not excuses.

We're Helpful and Sincere – we take pride in the service we offer.

We Know – there is a difference between "company policy" and "customer service."

We Set the Premier Example – by offering comprehensive coverage and quality service at reasonable rates.

Our Goal – is to create a positive difference in your life.



***We're just a phone call—
or a click-away!***

Place Applications:

Online
www.orhp.com

Phone
800.445.6999

Fax
800.866.2488

Mail
P.O. Box 5017
San Ramon, CA 94583-0917

Place Service Requests:

Online
www.orhp.com

Phone
800.972.5985

Standard Coverage

Coverage Subject to Terms and Conditions of Coverage summarized herein, and will be contained in the Plan Contract to be mailed to Home Buyer upon payment of Plan fee.

This section of the Plan outlines Standard Coverage by trade. Please Note: Universal exclusions and limitations of liability apply.

In this document Old Republic Home Protection Company, Inc. will hereinafter be referred to as "we, us, our, ORHP." The Home Seller/Home Buyer/Plan Holder will hereinafter be referred to as "you, your".

HEATING SYSTEM/DUCTWORK COVERAGE

Coverage for Home Buyer Only unless Optional Seller's HVAC Coverage selected.

Primary gas, oil, or electric heating system ♦, built-in wall or floor heater, heat pump ♦, thermostat, ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated HSPF standards.

Coverage is available for heating systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered heating units. For heat pumps and heat pump package units: Coverage under Central Air Conditioner/Cooler applies.

NOT COVERED: Timers/clocks that do not affect the heating/cooling operation of the unit; vents; flues; fuel storage tanks; freestanding/window units; cable heat; zoning controls and respective equipment; secondary drain pan; insulation; dampers; filters; diagnostic testing of or locating leaks in ductwork (as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment); fireplaces and key valves; grain, wood, or pellet stoves (even if primary source of heat); mini-split ductless systems; use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners; humidifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines.

AIR CONDITIONER/COOLER ♦ (For Ductwork, see Heating System Coverage)

Coverage for Home Buyer Only unless Optional Seller's HVAC Coverage selected.

Central air conditioner, wall or through the wall air conditioner and evaporator cooler (including primary drain pan), condenser (including compressor), evaporator coil/air handler, thermostat, accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g. evaporator coil piston or thermal expansion valve).

When a condenser has failed and replacement is necessary, in order to maintain system operational compatibility and operating efficiency that meets or exceeds that of the original equipment, we will replace any covered component as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary.

Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered air conditioning units.

NOT COVERED: Gas air conditioning units; portable units; zoning controls and respective equipment; window units; cooler pads; secondary drain pan; mini-split ductless systems; use of cranes or other lifting equipment to repair or replace units/system components; chillers and respective equipment; condensate drain pump; failures caused as a direct result of previous sealant or alternative refrigerant use; inaccessible refrigerant/condensate lines; refrigerant recapture, reclaim and disposal.

LIMITED PEST CONTROL COVERAGE

Treatment within the interior of the main foundation of the home and garage for the following pests:

- Ants
- Roaches
- Earwigs
- Sowbugs
- Centipedes
- Clover Mites
- Millipedes
- Silverfish
- Spiders
- Crickets
- Pillbugs
- Mice

NOT COVERED: Fire/pharaoh/carpenter ant varieties; continuous treatment programs; cost to fumigate, including tenting the home; rodent proofing; German roaches.

PLUMBING COVERAGE

- Drain line Stoppages ♦ which can be cleared with sewer cable through an accessible, existing ground level cleanout (main line) or removable p-trap (branch line), or with hydrojetting if stoppage is unable to be cleared with sewer cable (unless stoppage is due to roots).
- Water, Drain, Gas, or Sewer Vent Pipe Leaks or Breaks (including Polybutylene)
- Toilet Tanks, Bowls, Flushing Mechanisms and Wax Ring Seals
- Water Heater ♦ (including tankless, power vent, and direct vent unit)
- Built-in Jetted Bathtub Motor, Pump and Air Switch Assemblies
- Shower and Bathtub Valves, including Diverter Valves
- Recirculating Pump
 - Instant Hot/Cold Water Dispenser
 - Risers
- Garbage Disposal
- Stop & Waste Valves ♦
- Water Pressure Regulator ♦
 - Angle Stops and Gate Valves
 - Sump Pump (for ground water only)

NOT COVERED: Fixtures; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; multi-valve manifolds and other attachments to pipes; gas log lighter; toilet lids and seats; water heater vents and flues; shower pans; stoppages due to roots; leaks/damage caused by roots; stoppages that cannot be cleared with cable or hydrojetting; flow restrictions in fresh water lines; water heater heat pump attachment; holding, storage or expansion tanks; bathtub jets; tub spout or tub spout diverter; shower towers; thermostatic valves; spray arms; basket strainer; fire suppression systems; pop-up assemblies; noises or odors without a related malfunction; caulking or grouting; inadequate or excessive water pressure. In the event of a stoppage: access to drain lines from vent; removal of toilet; and costs to locate, access or install a ground level clean-out.

- NOTE:**
1. Toilet tanks and bowls replaced with white builder's standard, when necessary.
 2. Valves will be replaced with chrome builder's standard, when necessary.

ELECTRICAL COVERAGE

Light Switches, Electrical Outlets, Main Electrical Panel/Sub Panel ♦, Meter Base/Socket/Pedestal ♦, Breakers ♦, Fuses ♦ and Interior Wiring, Bath Exhaust Fans, Ceiling Fans, Attic Fans, Whole House Fans, Doorbells.

NOT COVERED: Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; telephone, audio, video, computer, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; inadequate wiring capacity; power surges; overload; remote controls; vents; light sockets; chimes.

GARAGE DOOR OPENER COVERAGE

All components that affect the opening and closing function of the Opener Unit, including motor, logic board, gear assembly, capacitor, rail assembly, sensors.

NOT COVERED: Garage doors; hinges; springs; remote transmitters; key pads; light sockets; door cables; battery back-up; balancing the door; rollers.

CENTRAL VACUUM COVERAGE

Power unit, including motor and electrical components; dirt canister.

NOT COVERED: Attachments; removable components; accessories; hoses; vents; stoppages.

- ♦ We cover items located on the exterior or outside of the home that service only the main home or other structure covered by us.

APPLIANCE COVERAGE

Dishwasher

All components that affect the cleaning operation of the unit, including the pump, motor, gasket, tub, timer, fill valve, seal, door latch, air gap, control board and touch pad.

Trash Compactor

All components that affect the compacting operation of the unit, including motor, ram assembly switch and door latch.

Kitchen Exhaust Fan

All components that affect the exhaust operation of the unit, including motor, selector switch and fan.

Oven, Range, Cooktop, Built-in Microwave Oven

All components that affect the heating/cleaning operation of the unit, including heating element, thermostat, burner, control board and touch pad. Timer and clock are covered if they affect the heating or cleaning of the unit.

NOT COVERED: Timers; clocks; halogen unit; magnetic induction unit; refrigerator/oven combination unit; microwave/cooktop drawer combination unit; portable or freestanding microwave; sensi-heat burners.

Kitchen Refrigerator Located in Kitchen. Coverage for Home Buyer Only.

Coverage for one Freestanding or one Built-in Unit (Single or Dual Compressor), and Ice Maker. All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator and defrost system.

NOTE: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If parts are not available, our obligation is limited to cash in lieu of repair.

NOT COVERED: Filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components which do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; kegerator.

Washer/Dryer (One Set) Coverage for Home Buyer Only.

All components that affect the washing or drying operation of the unit, including belts, pump, motor, tub, timer, drum, thermostat, transmission, heating element, control board and touch pad.

NOT COVERED: Plastic mini-tub; venting; filter; lint screen; all-in-one-tub wash/dry unit; soap dispenser.

NOT COVERED ON ALL APPLIANCES: Detachable components; baskets; trash compactor buckets; dials; knobs; handles; door glass; lights; light sockets; light switches; pans; trays; rollers; racks; shelves; runner guards; interior lining; trim kits; vents; filters; flues; drawers; lock and key assemblies.

Coverage Plan Limits:

All Home Warranty Plans have limits to coverage. We have clearly identified our limits for your convenience.

Access, Diagnosis, Repair and/or Replacement of the following items are limited as follows:	Dollar Limit per Plan Term:
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During Seller's Coverage:	
When Optional Seller's HVAC Coverage selected: Heating, Ductwork, A/C: (including water heater/heating combination units) \$ 1,500	
Plumbing pipe leaks in water, drain or gas lines located under, encased in (slab leaks), or covered by, concrete. Plumbing pipe leaks in Polybutylene piping. \$ 500	

During Buyer's Coverage:	
Diesel, oil, Glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water source systems, and water heater/heating combination units . . \$ 1,500	
Ductwork, air transfer systems \$ 500	
Kitchen Refrigerator. \$ 2,500	
Plumbing pipe leaks in water, drain or gas lines located under, encased in (slab leaks), or covered by, concrete. Plumbing pipe leaks in Polybutylene piping. \$ 500	

INCREASE YOUR COVERAGE

with

Ultimate Protection!

Ultimate Protection
(Available to Home Buyer Only)

\$505 / \$100 Trade Call Fee
\$535 / \$ 75 Trade Call Fee

Includes: Standard Coverage PLUS these enhancements:

- 1) **Plumbing:** faucets, shower heads, and shower arms replaced with chrome builder's standard, as necessary. Interior hose bibbs. Toilet replacement up to \$600 per toilet, when necessary, including toilet seats and lids. (See Page 8, 1.N.)
- 2) **Heating System:**
 - a) disposable filters, cost related to refrigerant recapture, reclaim and disposal when required for diagnosis, repair or replacement of heat pumps.
 - b) Provide up to \$250 per occurrence for the use of **cranes** to complete a heating repair/replacement.
- 3) **Water Heater:** expansion tanks **+**.
- 4) **Dishwasher:** baskets, rollers, racks, runner guards.
- 5) **Oven/Microwave/Range/Cooktop:** racks, handles, knobs, interior lining.
- 6) **Trash Compactor:** lock and key assemblies, buckets.
- 7) **Smoke Detector:** both battery operated and hardwired systems.
- 8) **Garage Door Opener:** hinges, springs, remote transmitters, key pads.
- 9) **Air Conditioner:**
 - a) disposable filters, condensate drain pumps, secondary drain pans, window units, and costs related to refrigerant recapture, reclaim and disposal when required for diagnosis, repair or replacement.
 - b) Provide up to \$250 per occurrence for the use of **cranes** to complete an A/C repair/replacement.
- 10) **Other Enhanced Coverage included in Ultimate Protection:**
When required to render a covered repair or replacement, we will:
 - a) Provide up to \$250 per Plan to correct **code violations**.
 - b) Provide up to \$250 per occurrence for required **permits**.
 - c) Provide up to \$100 per occurrence for **haul away** of a covered appliance, system, HVAC component, or water heater when replacing that covered appliance, system or component.
 - d) Correct an **improper installation/repair/modification** of a system or appliance, or correct any **mismatch** condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality. Coverage does not apply if the cause of failure of the system or appliance is solely due to the improper installation/repair/modification or mismatch condition, or if the system is undersized relative to the square footage of the area being heated/cooled. All other terms and conditions of the Plan apply. If the improper installation/repair/modification or mismatch condition is in violation of a code requirement, see 10a above.

Optional Home Buyer Coverage



SWIMMING POOL/SPA EQUIPMENT INCLUDES SALT WATER CIRCUIT BOARD AND CELL ♦ . . \$180

No additional charge if separate equipment.

Above ground level and accessible working parts and components of heating and filtration system, including heater, motor, filter, filter timer, diatomaceous filter grid, pump, gaskets, timer, backwash/flush/check valve, pool sweep motor and pump/booster pump, above ground plumbing pipes and wiring, control panel. Coverage also includes spa blower, salt water circuit board and cell.

NOT COVERED: Remote control panel and switches; air switches; water chemistry control equipment and materials (e.g. chlorinators, ionizers, ozonators, etc.); disposable filtration mediums (sand, diatomaceous earth, filter cartridges, etc.); skimmer; heat pump; valve actuator motor; salt; cleaning equipment including pop-up heads, turbo valves, creepy crawlers and the like; swim jet/resistance pool and respective equipment; damage or failure as a result of chemical imbalance; underground water, gas, and electrical lines; lights, jets; ornamental fountain motors and pumps; power center; electronic or computerized control boards that are part of a remote or automated management system (e.g. Aqualink, Compool, or the like) and any respective equipment; liners; overflow/negative edge/infinity pool motor and pump.

LIMITED ROOF LEAK REPAIR \$100

The repair of specific leaks that occur in the roof located over the occupied living area of the main dwelling (excluding garage), provided the leaks are the result of rain and/or normal wear and deterioration and the roof was watertight and in good condition on the effective date of the Plan.

NOT COVERED: Gutters; drain lines; flashing; skylights; patio covers; scuppers; glass; sheet metal; roof mounted installations; leaks that occur in a deck or balcony when deck or balcony serves as the roof of the structure below; leaks that result from or that are caused by roof mounted installations; improper construction or repairs; missing or broken roof shingles or tiles; damage caused by persons walking or standing on the roof; failure to perform normal maintenance to roof and gutters; improper installation; leaks manifested prior to the effective date of the Plan.

NOTE: An actual water leak must occur during the coverage period for coverage to apply under this Plan. If the area of the roof that is leaking has deteriorated to such an extent that the leak cannot be repaired without partial replacement of the roof, the company's obligation is limited to the cost of repair if such leak had been repairable. In the event the roof has exceeded its life expectancy and must be replaced, this coverage will not apply.

Buyer's Optional Coverage Plan Limits

(With purchase of appropriate Option):

All Home Warranty Plans have limits to coverage. We have clearly identified our limits for your convenience.

Access, Diagnosis, Repair and/or Replacement of the following Options are limited as follows:	Dollar Limit per Optional Coverage Plan Term:
Salt Water Circuit Board and Cell	\$ 1,500
Limited Roof Leak Repair	\$ 1,000
Additional Refrigeration Units (in total)	\$ 1,000
Water Softener/RO Filtration System	\$ 500
Well Pump and/or Booster Pump	\$ 1,500
Enhanced Slab Leak Limit (\$1,000)/External Pipe Leak (\$1,000)	\$ 2,000
Septic System/Sewage Ejector Pump	\$ 500

♦ We cover items located on the exterior or outside of the home that service only the main home or other structure covered by us.

Since not every home is the same, Optional Coverage outlined in this section is available to meet the needs of your specific home. Optional Coverage may be added at any time prior to close of sale and up to 60 days after close of sale. For homes not going through a Real Estate transaction, Optional Coverage cannot be added after the initial payment of Plan fee. Optional Coverage not selected will be unavailable at time of renewal. Please Note: Universal exclusions and limitations of liability apply.

ADDITIONAL REFRIGERATION UNITS \$ 50

Single Compressor Units Only.

Provides coverage for up to four additional refrigeration systems, such as: Additional refrigerator, wet bar refrigerator, wine refrigerator, freestanding freezer and freestanding ice maker.

All components that affect the cooling operation of the unit, including compressor, thermostat, condenser coil, evaporator and defrost system.

NOT COVERED: Ice maker; ice crusher; beverage dispenser and their respective equipment; filter; interior thermal shell; food spoilage; insulation; multi-media centers; wine vaults; cost of recapture or disposal of refrigerant; refrigerator/oven combination units; components which do not affect the primary function of the unit, such as coffeemakers, hot water dispensers, etc.; dual compressor units; kegerator.

Freestanding ice maker ONLY: Repair or replacement of ice makers, ice crushers, beverage dispensers and their respective equipment are covered providing parts are available. If parts are not available, our obligation is limited to cash in lieu of repair.

NOT COVERED ON ALL APPLIANCES: Detachable components; baskets; buckets; dials; knobs; handles; door glass; lights; light sockets; light switches; pans; trays; rollers; racks; shelves; runner guards; interior lining; trim kits; vents; filters; flues; drawers; lock and key assemblies.

WATER SOFTENER/ REVERSE OSMOSIS WATER FILTRATION SYSTEM ♦ \$ 75

Water Softener/Reverse Osmosis system (for drinking water) and their respective equipment.

NOT COVERED: Leased or rented units; any and all treatment, purification, odor control, iron filtration components and systems; discharge drywells; resin bed replacement; salt; replacement of filters, water filters, pre-filters, filter components; replacement membranes; water purification systems; RO filtration system for pool/spa.

WELL PUMP ♦ \$100

BOOSTER PUMP ♦ \$ 75

Pump servicing only the home or other structure covered by us. Domestic use only. One well pump/booster pump per Plan.

NOT COVERED: Control boxes; pressure switches; capacitors or relays; cost of locating pump; pumps that service more than one residence.

ENHANCED SLAB LEAK LIMIT EXTERNAL PIPE LEAK COVERAGE ♦ \$100 NOT AVAILABLE TO CONDOS OR MULTI-UNIT BUILDINGS.

When required to render a covered service, we will:

Internal Slab Leak Limit (Add a Maximum \$1,000 to Standard Plan Limit).

a) Increase the Standard Plan limit per Plan Term by \$1,000 for the repair/replacement of plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete that are located within the interior of the main foundation of the home and garage (inside the load-bearing walls of the structure).

External Pipe Leak Limit (Maximum \$1,000).

b) Provide coverage up to \$1,000 for external pipe leaks located outside the foundation of the covered structure, including water, gas and drain lines that service only the main home or other structure covered by us. Repair or replace exterior hose bibbs and main shut off valve.

NOT COVERED: Faucets; sprinkler/irrigation systems; swimming pool/built-in pool piping; downspout; landscape drain lines; damage due to roots.

Basement Bath?
Check out this
coverage!

SEPTIC TANK PUMPING/SEPTIC SYSTEMS INCLUDING SEWAGE EJECTOR PUMP ♦ \$ 75 NOT AVAILABLE ON NEW CONSTRUCTION PLAN

Septic Tank Pumping (For Single or Dual Compartment Tanks):

Septic tank must service only the main home or other structure covered by us. If the septic tank is full or a stoppage is the result of a septic tank back-up, we will pump the septic tank (and dispose of waste) one time during the term of the Plan.

Septic System/Sewage Ejector Pump:

Aerobic pump, jet pump, grinder pump, sewage ejector pump, septic tank and line from house to tank.

NOT COVERED: Seepage pits; stoppage or damage due to roots; the cost of locating tank; chemical treatments; tile fields and leach beds; leach lines; lateral lines; insufficient capacity; level sensors/switches; control panels; associated electrical lines.

When You Need Us



It can be inconvenient when a home system or appliance unexpectedly breaks down. When you need service, we are here to provide you with a helping hand and peace of mind. Please take a few moments to become familiar with the Plan and keep it handy, as it will save you both time and money. This entire document explains all the terms and conditions of coverage, with distinct sections to make the Plan easy to understand and simple to use. If you have any questions about coverage, please visit www.orhp.com or contact us directly at **800.972.5985**.

Review the “ABC’s of Coverage” to ensure your service issue is covered by the Plan. In accordance with the terms and conditions of the Plan, we will perform services, and repair or replace components, systems and appliances mentioned as covered; we exclude all others. Coverage is subject to limitations.

We will provide service for covered systems or appliances that malfunction, and are reported, during the term of the Plan that:

- A)** Are installed for diagnosis and located within the interior of the main foundation of the home and garage (inside the load-bearing walls of the structure). Systems or appliances located on the exterior or outside of the home (including porch, patio, etc.) are not covered with the exception of covered items marked with a ♦,
- B)** Were correctly installed and working properly on the effective date of the Plan, and
- C)** Have become inoperable due to normal wear and use (including rust, corrosion, and chemical or sediment build-up), after the effective date of coverage. Pre-existing conditions are not covered.

Coverage may apply to a malfunction which existed at the effective date/transfer of ownership (excludes renewal and non-real estate transaction customers) if, at that time, 1) the malfunction was unknown to the home seller, agent, buyer, or home inspector, 2) the malfunction was undetectable and would not have been detectable by visual inspection or simple mechanical test. A visual inspection of the covered item verifies that it appears structurally intact and without damage or missing parts that would indicate inoperability. A simple mechanical test consists of turning the unit on and off, verifying the unit operates without irregular sounds, smoke or other abnormal outcome.

For Service: Place service requests online at www.orhp.com or call us at **800.972.5985**

- ✓ We accept service requests 24 hours a day, 365 days a year.
- ✓ We require you to contact us so we may have the opportunity to select a Service Provider.
- ✓ We will not reimburse you for services performed without our prior authorization.

When you place a service request, we will notify an **INDEPENDENT CONTRACTOR** (Service Provider - who is not an agent or employee of the company) who will contact you directly to schedule a convenient appointment during normal business hours. Under normal circumstances, our service effort will be initiated within 48 hours. Throughout the service effort, we urge you to take reasonable measures to prevent secondary damage (e.g. turning off water to the home in the case of a major pipe leak).

In cases of **EMERGENCY**, we will make reasonable efforts to expedite service, including initiating our service effort within 24 hours. An emergency is defined as a service issue resulting in 1) No electricity, gas, water or toilet facilities to the entire home; 2) A condition that immediately endangers health and safety; 3) A condition that interferes with healthcare support of occupants; and/or 4) A system malfunction that is causing ongoing damage to the home. Other conditions may, at our discretion, be considered an emergency. If you should request non-emergency service outside of normal business hours, you will be responsible for additional fees, including overtime.

If you experience any difficulties during the service process, you can contact the Service Provider or us directly for assistance.

You are responsible to pay a **TRADE (SERVICE) CALL FEE (TCF)** when the Service Provider arrives at your home. The TCF (or the actual cost of service, whichever is less) is due for each dispatched service request by trade (plumbing, electrical, appliance, heating/air conditioning, etc.). Service work is guaranteed for 30 days. The TCF is due whether service is covered or denied. Essentially, when we incur a cost of service, you are responsible for a TCF. A TCF may be due if you fail to be present at the scheduled appointment time, if you cancel your request once the Service Provider is in route to your home, or you request a second opinion of the Service Provider’s diagnosis. Failure to pay the TCF can result in suspension of coverage until such time as the proper fee is paid. At that time, coverage will be reinstated but the term will not be extended. You will be responsible for any fees incurred for collection efforts, if required. We will not respond to a new service request until all previous Trade Call Fees are paid.

To ensure you receive reputable and unbiased service, we have built an extensive network of **SERVICE PROVIDERS** who provide service to our Plan Holders at fair and reasonable rates. Our network, however, is not all inclusive for every trade, in every town, across the nation. For that reason, we may authorize you to contact an Independent Out-of-Network Contractor directly to obtain service.

When we request or authorize you to obtain an **INDEPENDENT OUT-OF-NETWORK CONTRACTOR** to perform diagnosis and/or service: 1) The Contractor must be qualified, licensed, and insured, and charge fair and reasonable rates for parts and service. 2) Once the technician is at the home, and prior to any services being rendered, you must call our Authorization Department with the technician’s diagnosis and dollar amount of services required. Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate. 3) We will provide an Authorization Number for the covered services and dollar amount that we have authorized. Failure to contact us as outlined may result in denial of coverage. 4) Upon completion of the authorized services, the Contractor must provide you an itemized invoice for the authorized charges. 5) You must submit the itemized invoice, including the Authorization Number provided by us, for reimbursement. 6) A Trade Call Fee is due per trade, and will be deducted from any reimbursement provided. 7) You are expected to pay the Independent Out-of-Network Contractor directly for the services rendered and then submit the invoice to us for reimbursement. We accept invoices by fax (800.866.2488), post (P.O. Box 5017, San Ramon, CA 94583-0917) or email to: easyas123@orhp.com.

We have the sole right to determine whether a covered system, appliance or component will be repaired or replaced. We reserve the right to send a second opinion at our expense. We are not responsible for non-covered work performed or non-covered costs.

We reserve the right to provide **CASH IN LIEU** of repair or replacement in the amount of our actual cost. Payment will be provided based on our negotiated rates with our Service Provider and/or Supplier network, which may be less than retail. We are not responsible for work performed once you accept cash in lieu of service. To ensure continued coverage of the system or appliance for which we provide a cash in lieu settlement, either during the current or future term of coverage between you and us, you must provide proof of repair or replacement that meets our reasonable satisfaction. You may send proof to ProofofRepair@orhp.com.

If we provide reimbursement or cash in lieu of service, our normal processing time, from date of receipt of invoice/your acceptance to the issuance of a check, is approximately two weeks.

Obligations under this Plan Contract are backed by the full faith and credit of Old Republic Home Protection, Co., Inc. Old Republic Home Protection, P.O. Box 5017, San Ramon, CA 94583

Limitations Of Liability

It is important that you understand the Plan coverage as well as its limitations, as it may affect the coverage that will be provided for any service requested.

This Plan Contract is intended to provide quality protection against the high cost of home repair. It is intended to help reduce the Plan Holder's out-of-pocket costs for covered services. Coverage is not all inclusive; there may be situations in which you will be responsible to pay additional costs for parts or services not covered by the Plan. In those situations, we will work with you to determine the best course of action to reasonably minimize your out-of-pocket costs.

1. GENERAL LIMITATIONS. THIS PLAN DOES NOT COVER:

- A. System or appliance repairs, replacements or upgrades required as a result of:
 - 1. A malfunction due to missing components or equipment;
 - 2. A malfunction due to lack of capacity of the existing system or appliance;
 - 3. A malfunction due to a system or appliance with mismatched components in terms of capacity or efficiency*;
 - 4. Any federal, state, or local regulations or ordinances; utility regulations; building or zoning code.
- B. Routine maintenance or cleaning.
- C. Damage caused by people, pests, or pets.
- D. Missing components.
- E. Improper repair/installation/modification of the covered item.*
- F. Any costs related to servicing systems, appliances or components covered, in whole or in part, by an existing manufacturer/ distributor/ or other warranty. With purchase of 4-YR New Construction Plan: We provide coverage for labor and other specified costs for covered repairs/replacement, but not for equipment or component costs covered by an existing manufacturer/distributor/other warranty.
- G. Repair, replacement, installation, or modification of any covered system or component for which a manufacturer has issued a warning, recall, or other design flaw or determination of defect.
- H. Cosmetic or other defects that do not affect the functioning of the unit.
- I. Solar systems and components, including holding tanks.
- J. Electronic, computerized, pneumatic, energy, or manual management systems.
- K. Systems or appliances classified by the manufacturer as commercial, or commercial equipment modified for domestic use.
- L. Electrolysis.
- M. Outside or underground piping and components for geothermal and water source heat pumps, including well pumps and respective equipment.
- N. Matching dimensions, color or brand. We are responsible for providing installation of equipment comparable in features (features that affect the operation of the system or appliance), capacity and efficiency only. If feature is no longer available, our obligation is limited to equivalent unit based on available existing features. We may install a lesser capacity unit (water heater, HVAC unit, etc.), if the projected output, recovery time, or efficiency of the replacement unit is equal to or greater than that of the existing unit being replaced.
- O. Systems and appliances that have no malfunction, that have not failed due to normal wear and use, or that are not installed for diagnosis.
- P. Services requested prior to the effective date of the coverage or after the expiration date of coverage.
- Q. Services requested for Optional Coverage not purchased, or for Options not available to Home Seller.
- R. Restocking fees.

2. PERMITS AND OTHER FEES:

- A. You may be responsible for the payment of additional fees not covered according to the terms and conditions of the Plan. These fees may include, but are not limited to:
 - 1. The cost of permits and code upgrades.*
 - 2. The cost to haul away components, systems or appliances that have been replaced under the terms of coverage.*
 - 3. The cost for cranes* or other lifting equipment.
 - 4. The cost of construction, carpentry or other modifications made necessary by existing or installing different equipment.
 - 5. Relocation of equipment.
 - 6. Costs related to refrigerant recapture, reclaim and disposal.*

3. ACCESS:

- A. When covered heating and plumbing service is performed, access will be provided through unobstructed walls, ceilings and floors only. In that case, we will return access opening to a rough finish condition (concrete, mud, wire, drywall, plaster and tape). We reserve the right to provide cash in lieu of repairs.
- B. We do not cover the restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like.
- C. We are not responsible for providing or closing access to covered items, except as noted above and in Coverage Plan Limits.
- D. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.

4. GENERAL EXCLUSIONS:

- A. This Plan does not cover services required as a result of:
 - 1. Accidents; water damage; failure due to power surge or overload; or structural damage or defect.
 - 2. Lightning; mud; earthquake; fire; flood; freezing; ice; snow; soil movement; wind; storms; or acts of nature.
- B. Except where noted, we do not pay for upgrades; components; equipment; or services required due to the incompatibility of the existing equipment with the replacement system; appliance; or component; or with new types of chemicals or material utilized to operate the replacement equipment. This includes without limitation, differences in technology; refrigerant requirements; or efficiency as mandated by federal, state or local governments. If upgrades are required, we cannot perform service until you complete corrective work. If additional costs are incurred in order to comply with regulations, we will not be responsible for the added expense.
- C. We reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- D. We do not pay, nor are we liable, for secondary or consequential loss or damage; personal or property loss or damage; or bodily injury of any kind.
- E. We are not responsible for a Service Provider's neglect or delay; or their failure to provide service, repair or replacement; nor are we responsible for any delay in service, or failure to provide service, which may be caused by conditions beyond our control, such as, but not limited to, parts on order, labor difficulties, or weather.
- F. We do not pay for food spoilage; loss of income; utility bills; or living expenses.
- G. We are not responsible to perform service involving, providing disposal of, or remediation for, contaminants/hazardous/toxic materials, such as, but not limited to: asbestos; mold; sewage spills; or lead paint.
- H. We do not pay, nor are we liable, for any claim arising as a result of any pathogenic organism such as: bacteria; yeast; mildew; virus; rot or fungus; mold or their spores; mycotoxins; or other metabolic products. We are not, under any circumstances, responsible for:
 - 1. Diagnosis, repair, removal or remediation of such substances;
 - 2. Damages resulting from such substances, even when caused by or related to a covered malfunction;
 - 3. Damages resulting from such substances, regardless of any event or cause that contributed in any sequence to damage or injury.

*Additional Coverage may be available with Ultimate Protection.

Items You Should Know

PLAN EFFECTIVE DATES:

Your Plan term (effective and expiration date) will be indicated on the Declaration of Coverage, mailed to you upon our receipt of payment.

We provide coverage for single family residential-use resale and new construction homes less than 5,000 sq. ft., unless amended by us prior to the effective date of coverage. Resale and New Construction homes 5,000 sq. ft. or more, multiple units, mother-in-law-units, guest houses, casitas, and other structures are covered if appropriate fee is paid. Please call for quote. Coverage for homes 10,000 sq. ft. or over is not available. NOTE: Home Seller's Coverage is not available on homes 5,000 sq. ft. or over, multi-unit dwellings, guest houses, casitas, properties not going through a Real Estate transaction, For Sale by Owner properties, and lease-purchase properties.

This coverage is for **residential-use property** only. It does not cover commercial property or homes used as a business, such as: nursing/care homes, fraternity/sorority houses or day care centers.

If this Plan is for a duplex, triplex or four-plex, then all units within the dwelling must be covered by an ORHP Plan for applicable coverage to apply to shared systems and appliances. For cost of Optional Coverage, multiply option cost by the number of units. Common grounds and facilities are excluded.

HOME BUYER'S COVERAGE:

Home Buyer's Coverage is effective for the term indicated on the Declaration of Coverage. Coverage is normally effective upon close of sale for a one-year term. Your Plan effective date and term may vary. **The Plan fee must be received within 14 days after close of sale.** If you take possession prior to close of sale (or obtain possession through rental or lease agreement), the Plan fee is due upon occupancy and coverage will begin upon receipt of Plan fee by ORHP. We offer a 60 day grace period from the close of sale during which you may add Optional Coverage. You must request and pay for Optional Coverage within the 60 day grace period or it shall be conclusively presumed that you do not wish to add additional Optional Coverage. Upon receipt of additional Plan fee, an updated Declaration of Coverage will be issued to confirm the coverage provided. Optional Coverage not selected will be unavailable at time of renewal.

HOME SELLER'S COVERAGE (for listing/closing period):

Seller's coverage is available only in conjunction with the purchase of coverage for Home Buyer. Coverage becomes effective the day the application is received by us, and continues until the expiration of the initial listing period (up to 180 days), close of sale, or listing termination; whichever occurs first. Should close of sale not occur in the 180-day period, we may, at our sole discretion, extend the seller's coverage period. **Pre-existing conditions are not covered for the Home Seller.** Known defects of covered items found at the time of home inspection are excluded from coverage until proof of repair or replacement is received by us. You may send proof to ProofofRepair@orhp.com.

FOR HOMES NOT GOING THROUGH A REAL ESTATE TRANSACTION:

Plans are normally purchased as part of a Real Estate transaction. If you are not involved in a resale transaction, Plan fees, terms or coverage may vary. Please call for a quote. Coverage is effective 30 days following receipt of payment by us. The effective date will be confirmed on the Declaration of Coverage. Optional Coverage cannot be added after the initial payment of Plan fee. **Pre-existing conditions are not covered for homes not going through a real estate transaction.**

Coverage Subject to Terms and Conditions of Coverage summarized herein, and will be contained in the Plan Contract to be mailed to Home Buyer upon payment of Plan fee. *Please see Cancellation and Arbitration clause below.*

RENEWALS:

The Plan will be renewed at our discretion. If your Plan is eligible for renewal, we will notify you of the Plan fee and terms of renewal approximately 60 days prior to expiration of coverage. To ensure there is no lapse of coverage, payment must be received prior to Plan expiration. Plan fees may increase upon renewal.

TRANSFER BY PLAN HOLDER:

This Plan is transferable to a new owner. In that event, please notify us.

Cancellation: This Plan is non-cancelable, except for 1) nonpayment of fees; 2) fraud or misrepresentation of facts material to the Plan or a request for service thereunder; 3) upon mutual agreement between you and ORHP; or 4) if you harm or threaten the safety or well-being of ORHP, any employee of ORHP, a Service Provider, or any property of ORHP or of the Service Provider. If Plan is cancelled, you shall be entitled to a pro-rata refund of the paid Plan fee for the unexpired term less service cost incurred and a \$50 processing fee. If a refund calculation results in you owing us for services rendered, we will bill you the net amount due or the unpaid Plan Contract fee, whichever is less.

Ohio Residents—Mandatory Endorsement: This contract is non-cancelable by purchaser or person entitled to benefit under the contract.

Ohio/Kentucky Residents: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Kentucky Residents: This is not an Insurance contract. However the performance of this Agreement is guaranteed by a performance bond written by Old Republic Surety Company, 300 N. Sepulveda Blvd #1070, El Segundo, CA 90245.

In the event the provider does not timely resolve such matters within sixty (60) days after proof of loss has been filed, a claimant is entitled to make a claim directly against Old Republic Surety Company at the address shown above.

Arbitration: By entering into this Agreement the parties agree and acknowledge that all disputes they have that involve us, or arise out of actions that we did or did not take, shall be arbitrated as set forth herein as long as the claim is in excess of the applicable small claims court jurisdictional limit. *The parties further agree that they are giving up the right to a jury trial, and the right to participate in any class action, private attorney general action, or other representative or consolidated action, including any class arbitration or consolidated arbitration proceeding.*

All disputes or claims between the parties arising out of the agreement or the parties' relationship shall be settled as follows:

- 1) Small claims court; for claims within the applicable small claims court jurisdictional limit, or
- 2) Final and binding arbitration held in the county of the covered property address (or other location mutually agreed upon by both parties) for claims in excess of the Small Claims Court jurisdictional limit.

The arbitration shall be conducted by the American Arbitration Association pursuant to its rules for consumer disputes. Copies of the AAA Rules and forms can be located at www.adr.org, or by calling 800.778.7879. The Company agrees to pay the initial filing fee if the customer cannot afford to pay the fee or to reimburse the customer for filing fees unless the arbitrator determines that the claim is frivolous.

The parties expressly agree that this Agreement and this arbitration provision involve and concern interstate commerce and are governed by the provisions of the Federal Arbitration Act (9 U.S.C. § 1, et seq.) to the exclusion of any different or inconsistent state or local law, ordinance or judicial rule.

OLD REPUBLIC HOME PROTECTION

Application – Order Today!

Internet: www.orhp.com | **Phone:** 800.445.6999 | **Fax:** 800.866.2488

Mail: P.O. Box 5017, San Ramon, CA 94583-0917

Please give your client a sample Plan Contract. **Plan #** _____

Select Plan Coverage (Pick One)

COVERAGE IS FOR HOMES LESS THAN 5,000 SQ. FT.

FOR HOMES 5,000 SQ. FT. OR OVER, PLEASE CALL FOR QUOTE.

Standard Coverage for Home Buyer

(Includes Standard Coverage for Home Seller)

- \$405 / \$100 Trade Call Fee \$ 405 _____
- \$460 / \$ 75 Trade Call Fee \$ 460 _____

Ultimate Protection for Home Buyer

(Includes Standard Coverage for Home Seller)

- \$505 / \$100 Trade Call Fee \$ 505 _____
- \$535 / \$ 75 Trade Call Fee \$ 535 _____

- New Construction** (Years 1-4 or 2-5) (\$100 Trade Call Fee) \$ 695 _____

Multi-Units (\$100 Trade Call Fee)

- Duplex—\$780 Triplex—\$945 Fourplex—\$1,130 (Buyer only) _____
- For cost of Optional Coverage for multiple unit buildings, multiply option cost by the number of units.

Select Seller's Options

- Optional HVAC Coverage for Home Seller \$ 70 _____

Select Buyer's Options

- Swimming Pool/Spa Equipment includes Salt Water Circuit Board and Cell (No additional charge if separate equipment) \$ 180 _____
- Limited Roof Leak Repair \$ 100 _____
- Additional Refrigeration (four units total) \$ 50 _____
- Water Softener/Reverse Osmosis Water Filtration System \$ 75 _____
- Well Pump \$ 100 _____
- Booster Pump \$ 75 _____
- Enhanced Slab Leak Limit/External Pipe Leak Coverage \$ 100 _____
- Septic Tank Pumping/Septic System/Sewage Ejector Pump \$ 75 _____
- Structural Endorsement \$ 200 _____
(Requires checklist completed and signed by an ORHP approved inspector)

DUE AT CLOSE OF SALE - Includes Applicable Sales Tax \$ _____

Covered Property

Street _____

City _____ State _____ Zip _____

Home Buyer/Seller Information

Buyer Name _____

Buyer Mailing Address _____

Phone # () _____

Buyer E-Mail _____

Seller Name _____

Agent/Closing Information

Initiating Agent Information Seller's Agent Buyer's Agent

Main Office Phone # () _____

RE Company Name _____ City _____

Initiating Agent _____

Cooperating Agent Information

Main Office Phone # () _____

RE Company Name _____ City _____

Cooperating Agent _____

Closing Company Information

Closing Company Name _____ City _____

Officer _____

Main Office Phone # () _____

File # _____ Estimated Close _____

Acknowledgement

I desire:

- Coverage as indicated.
- To decline the benefits of coverage.
- To decline the Optional Coverage benefits of: _____

I agree to not hold the above real estate company, broker, and/or agents liable for the repair/replacement of a system or appliance that would have been covered by this Plan. I understand the real estate agent offering this Plan does so as a service to protect their client's best interest. They receive no direct compensation from ORHP. ORHP does pay an advertising fee to CRES to market our qualified home warranty products to the general public. I acknowledge the purchase of a home warranty is optional, or can be purchased from other home warranty providers.

Signature _____ Date _____

I also acknowledge that:

- 1) The terms of our Agreement, and the coverage I will receive, will be governed by a Plan Contract that will be mailed to the Home Buyer upon receipt of the Plan fee.
- 2) Coverage is not all inclusive; and contains specific exclusions and limitations.
- 3) I have read and accept the terms of cancellation and arbitration stated herein.

	HOME SELLER COVERAGE	HOME BUYER COVERAGE	
<i>Select Plan Coverage</i>	Standard Home Seller Coverage Included	Standard Coverage \$405 \$100 Trade Call Fee	Ultimate Protection \$505 \$100 Trade Call Fee
	Seller's coverage is available only in conjunction with the purchase of Coverage for Home Buyer	\$460 \$75 Trade Call Fee	\$535 \$75 Trade Call Fee
	COVERED		
	Primary Gas, Oil or Electric Heater	Optional Seller's HVAC Coverage \$70	✓
Air Conditioner/Cooler		✓	✓
Ductwork		✓	✓
Limited Pest Control	✓	✓	✓
Drain Line Stoppages	✓	✓	✓
Plumbing Pipe Leaks (including Polybutylene)	✓	✓	✓
Toilets	✓	✓	✓
Water Heater	✓	✓	✓
Built-in Jetted Bathtub Motor & Pump	✓	✓	✓
Recirculating Pump	✓	✓	✓
Instant Hot/Cold Water Dispenser	✓	✓	✓
Garbage Disposal	✓	✓	✓
Water Pressure Regulator	✓	✓	✓
Sump Pump	✓	✓	✓
Electrical System	✓	✓	✓
Exhaust, Attic, Ceiling, Whole House Fans	✓	✓	✓
Garage Door Opener	✓	✓	✓
Central Vacuum	✓	✓	✓
Dishwasher	✓	✓	✓
Trash Compactor	✓	✓	✓
Kitchen Exhaust Fan	✓	✓	✓
Oven/Range/Cooktop	✓	✓	✓
Built-in Microwave Oven	✓	✓	✓
Washer/Dryer/Kitchen Refrigerator (with Ice Maker)	N/A	✓	✓
Ultimate Protection			
Ultimate Enhancements			✓
Refrigerant Recapture, Reclaim and Disposal			✓
Code Upgrades			✓
Permits			✓
Haul Away			✓
Cranes			✓
Improper Installation			✓
Mismatched Systems			✓

OPTIONAL COVERAGE • HOME BUYER ONLY	
Swimming Pool/Spa Equipment includes Salt Water Circuit Board and Cell (No additional charge if separate equipment)	\$ 180
Limited Roof Leak Repair	\$ 100
Additional Refrigeration Units (See Plan Page 6 for details)	\$ 50
Water Softener/ Reverse Osmosis Water Filtration System	\$ 75
Well Pump	\$ 100
Booster Pump	\$ 75
Enhanced Slab Leak Limit/ External Pipe Leak Coverage	\$ 100
Septic Tank Pumping/ Septic System/Sewage Ejector Pump	\$ 75
<i>Basement Bath? Check out this coverage!</i>	
Structural Endorsement (Requires checklist completed and signed by an ORHP approved inspector)	\$ 200

ADDITIONAL PLAN TYPES FOR HOME BUYER ONLY		STANDARD
New Construction (Years 1-4 or 2-5) \$100 Trade Call Fee		\$ 695
Multiple Unit Properties \$100 Trade Call Fee		
Duplex		\$ 780
Triplex		\$ 945
Fourplex		\$1,130
For cost of Optional Coverage for multiple unit buildings, multiply option cost by the number of units Ultimate Protection: Not available to Multiple Units or New Construction		
For homes 5,000 sq. ft. or over, or guest homes, please call for quote.		

