



Global Home  
USA

# HOME WARRANTY

TAKE THE GLOBAL APPROACH TO *protecting your home*

NEW HOME  
INSPECTION  
SERVICE OPTION



PROTECTING YOUR HOME

*refrigerator*

*air conditioner*

PROTECTING YOUR HOME

PROTECTING YOUR HOME

*microwave*

*water heater*

PROTECTING YOUR HOME

*heating system* *range*

PROTECTING YOUR HOME

*dishwasher*

PROTECTING YOUR HOME

**Whether you are buying or selling a home, a home warranty is a wise investment.**

66% of home buyers report the failure of two major items in their home within the first year of ownership



## **WITH A GLOBAL HOME USA WARRANTY...**

### **Sellers:**

Reduce selling time by 15% or more.

Increase the odds of selling your home by 29% or greater.

### **Buyers:**

Feel confident that you are protected against the unknown.



# *Your Home...*

You never know when something may break or malfunction; it's one of life's unpleasant surprises. Purchasing a Global Home USA warranty is your key to freedom from the hassles that come from unexpected repairs.

### **When Selling Your Home...**

A Global Home USA warranty adds value to your home, making it more attractive to buyers. Plus, with our warranty, you and the home buyer get the peace of mind that comes with knowing you're protected from unexpected, costly repairs.

### **When Buying a Home...**

Protecting yourself from unplanned expenses is a wise decision, especially when you don't know how reliable your new appliances and home systems will be. A Global Home USA warranty covers major operating systems and appliances regardless of age, make or model. With Global Home USA, you are covered.

### **YOUR ONE CALL SOLUTION**

**1-866-237-4980**

When a problem arises, there is no need to search for a qualified licensed contractor. All it takes is one phone call to meet your needs.

Choose a company that's available when you need it most. Our claims department is available 24/7/364 days a year.

You can rest assured that our pre-screened technicians are licensed and insured.

# *Your World...*

Few things in life provide as much comfort and safety as your home. More than just your biggest investment, it's your shelter, your sanctuary—it's your whole world. Take the Global approach to protecting your home. Protect it today with a Global Home USA warranty by Warranty Global Group, Inc.



# Protect It.

We realize that your needs are unique. The Global Home USA warranty offers two home protection plans to choose from with optional coverage available, allowing you to customize the home warranty to meet your specific needs.

## The Gold Plan

The Gold Plan provides peace of mind with sensible yet comprehensive coverage that fits everyone's budget.

## The Platinum Plan

The Platinum Plan, our premium package, includes all of the major home systems and appliances covered by the Gold Plan as well as those that might easily be overlooked. This extensive coverage provides the most security and comprehensive coverage.

## Home Inspection Service Option

For the greatest extension of coverage, consider adding our new Home Inspection Service Option which provides even greater coverage when a home inspection has been performed prior to closing.

- non-detected pre-existing conditions
  - permits · code violations
- water heater rust & sediment buildup
- improper installation or modifications
  - removal of defective equipment
  - refrigerant recapture and disposal

# COVERAGE

	PLATINUM \$50 (service call fee)		GOLD \$75 (service call fee)	
	Buyer	Seller	Buyer	Seller
Furnace Units & Boilers	✓	**	✓	**
Heat Pumps	✓	**	✓	**
Air Conditioner	✓	**	✓	**
Thermostats	✓	**	✓	**
Fireplace Gas Burner	✓	**	✓	**
Attic & Exhaust Fans	✓	**		
Humidifiers/Dehumidifiers	✓	**		
Electronic Air Filtering Devices	✓	**		
Electrical System	✓	✓	✓	✓
Water Heater System	✓	✓	✓	✓
Plumbing	✓	✓	✓	✓
Polybutylene Lines	✓	✓	✓	✓
Sump Pump	✓	✓	✓	✓
Whirlpools	✓	✓	✓	✓
Dishwasher	✓	✓	✓	✓
Food Waste Disposer	✓	✓	✓	✓
Cooking Range/Oven	✓	✓	✓	✓
Microwave	✓	✓	✓	✓
Kitchen Refrigerator	✓		✓	
Trash Compactor	✓	✓		
Plumbing Fixtures & Faucets	✓	✓		
Water Softner	✓	✓		
Clearing of Line Stoppage	✓	✓		
Water Well System	✓	✓		
Domestic Water Softener	✓	✓		
Door Bell System	✓	✓		
Lighting Fixtures	✓	✓		
Septic Lines	✓			
Ejector Pump	✓			
<b>ADDITIONAL OPTIONS IF SELECTED</b>				
Coverage during listing		✓		✓
HVAC **		✓		✓
Home Inspection Service Option	✓		✓	
Garage Door Opener	✓		✓	
Central Vacuum System	✓		✓	
Washer/Dryer	✓		✓	
Swimming Pool	✓		✓	
Spa	✓		✓	
Pool/Spa	✓		✓	
Ice Maker	✓		✓	
Freezer	✓		✓	
3rd Central Air Unit	✓		✓	

\*\*Optional HVAC coverage during the listing period if selected for an additional fee.

## A – COVERAGE

Obligations under this Agreement are provided by Warranty Global Group Inc. The Administrator performance under this Contract is insured by an insurance policy issued by Dealers Assurance Company, P.O. Box 21185, Upper Arlington, OH. 43221, Telephone 800-282-8913. If a covered claim is not paid within sixty (60) days after proof of loss has been filed, you may file a claim with Dealers Assurance Company at the address listed above.

1. Warranty Global Group, Inc. will provide coverage for systems and primary kitchen appliances as described in this Contract for authorized repair or replacement of covered property when such covered items become inoperative due to operational failure during coverage periods so long as they:

- A. Are located within the confines of the main foundation of the home or attached garage (with exception of the exterior well pump, air conditioner and pool/spa equipment, if selected)
- B. Become inoperative due to normal wear and tear
- C. Are in good working order on the effective date of this contract and
- D. Are properly installed throughout the term of this contract for proper diagnosis

2. This contract covers single family resale homes, condominiums or townhomes which are used for residential purposes only. It covers only systems, equipment or appliances that are contained within the interior of a condominium unit. It does not cover equipment, items, or systems that are owned by the condominium association or designated as a condominium common area. It does not cover commercial structures or space or properties where commerce occurs, even though shared with covered residential unit(s). It does not cover cabins, boarding houses, dormitories, fraternities, sororities, other cooperatives, mobile homes not attached to permanent concrete or concrete block foundation, and apartments with written leases less than one (1) year. Items and services not specifically listed as covered are not covered.

3. This contract covers the actual reasonable cost for repair or replacement of parts or components as long as the repair or replacement is made necessary by operational failure of the parts or components occurring during the Contract period. We have the sole right to determine if a part or component should be repaired or replaced. In the event of replacement, it shall be with material of like kind and quality, but not necessarily the same brand or color. The use of non-original manufacturer's parts is permitted in making repairs under this Contract. **If an item is non-repairable due to the covered failure of an obsolete or unavailable component part, we are not responsible for replacement of the entire item. We will be obligated only to make a reasonable payment based upon the value of installing a comparable component part that is available, subject to any per occurrence or aggregate maximums.** You shall provide us the opportunity to speak with the repair technician prior to their implementation of any repairs. You and the repair technician shall provide Us with sufficient information as to the cause and nature of the occurrence, as well as other pertinent information relating to the claim to the best of your knowledge and belief. This information also may include estimates relating to repair or replacement of the part or component which failed. We reserve the right to request additional opinion(s). **In all cases, work must be authorized and approved by us prior to implementation of the repairs.**

4. The contract term for the home buyer begins upon close of sale and lasts 1 (one) year from that date if the application is received and accepted with payment in full to Warranty Global Group, Inc. The contract term for New Construction begins one year after sale date and continues for three years from that date if the application is received and accepted with payment in full to Warranty Global Group, Inc. A New Construction customer is a first time owner of a newly constructed home which has not been occupied prior to the contract sale date. The contract term for Seller begins upon receipt and acceptance of the application by us and lasts for 180 (one hundred-eighty) days. Payment for the seller coverage portion of the Contract fee must be received by us before we can accept a request for service by the seller.

## B - CUSTOMER SERVICE

When service is needed, you are to telephone us at 1-866-237-4980, twenty-four (24) hours per day, seven (7) days per week (except the twenty-fifth (25th) of December). Under normal circumstances, we will initiate the performance of services during normal business hours by an authorized trade person or technician chosen by us within 48 hours after you request the services.

If a repair involves the loss of heating or cooling, loss of plumbing, substantial loss of electrical service or any other condition which renders a dwelling uninhabitable, it will be considered a temporary emergency condition. In event of temporary emergency conditions, you shall notify us of such fact through the use of our toll-free number so we may give the proper authorization to repair or replace to alleviate the emergency.

You shall give notice to us of any occurrence of operational failure that may be covered as soon as reasonably possible after the failure or malfunctions have occurred. You shall take every precaution to protect the property giving rise to the loss until the necessary repair or replacement is authorized by us and made. **YOU MUST NOTIFY US OF ANY LOSS PRIOR TO ACTUAL REPAIR OR REPLACEMENT.** We shall not be liable for a loss unless said notice is given prior to the expiration of your coverage, regardless of when the loss occurred.

For each trade service call, you will pay seventy-five dollars (\$75.00) Service Call Fee for Gold Plan members or fifty dollars (\$50.00) Service Call Fee for Platinum Plan members, or actual cost, whichever is less. The Service Call Fee is for each call dispatched including the event you fail to be present at the scheduled time of the trade service call or in the event you cancel a call at the time the service technician is in route to your home or the service technician has already arrived at your home. Your payment must be made prior to completion for each service call including, but not limited to trade service calls wherein coverage was granted excluded, limited or denied in whole or in part. If no defects covered by this Contract are discovered or repaired during a service call, then you are responsible for the cost of the entire service call. We have the option to suspend this Contract for non-payment of service call fees until such time payment is received.

**GOLD PLAN****C – HVAC SYSTEMS**

The following systems and appliances are covered for the home buyer and are an optional coverage for the home seller during the listing period if the Home Seller Coverage was selected for an additional fee. **For the home seller, the items in this section are subject to a combined \$1,500.00 maximum coverage limitation during the listing period.**

**1. CENTRAL HEAT SYSTEM**

COVERED: Furnace units and heat pumps (**max. of two units**). Includes accessible ductwork. Fireplace gas burner unit. Thermostat(s): controlling equipment only for furnaces, air conditioners and appliances.

NOT COVERED: all coal or wood burning equipment or conversions from coal to gas or coal to oil systems, oil storage tanks, fuel oil lines, geo-thermal systems, space heaters, chimneys, fireplaces, flue liners, air filters, gas logs, normal maintenance cleaning, adjustments.

NOTE: **We will pay no more than \$1500.00 per covered item per agreement term for access, diagnosis and repair or replacement of any glycol system, self contained heat and domestic hot water systems (boilers).** Any of the foregoing covered components as well as plenum, indoor electrical up to the disconnect, and duct connections are also covered as required to maintain compatibility and compliance with minimum SEER and HSPF standards.

**2. CENTRAL AIR SYSTEM**

COVERED: Central air unit (**max of two units unless purchase of 3rd HVAC option**) **not to exceed 5 tons per unit**. Refrigerated and evaporative cooler, central air conditioning unit(s) and heat pump(s). Water cooling storage tanks. Thermostat(s): Controlling equipment only for furnaces, air conditioners and appliances. Attic and Exhaust Fans.

NOT COVERED: normal maintenance, cleaning, adjustments and capacity increases. Geo-thermal systems. Cooling systems with compressors larger than five tons.

NOTE: Any of the foregoing covered components as well as plenum, indoor electrical up to the disconnect, and duct connections are also covered as required to maintain compatibility and compliance with minimum SEER and HSPF standards.

**3. DUCTWORK**

COVERED: Ducts from heating and/or cooling unit to point of attachment at registers or grills and flex ductwork.

NOTE: Coverage will provide access to ductwork through unobstructed walls, ceilings, or floors only, and will return the access opening to a rough finish condition. **Coverage for concrete-encased ductwork is limited to \$500.00, less applicable service fees, per incident.**

**D –SYSTEMS & APPLIANCES**

The following systems and appliances are covered for home buyer. Coverage will also apply to the home seller during the listing period if the Home Seller Coverage was selected for an additional fee except where noted as Buyer Coverage Only.

**1. PLUMBING**

COVERED: Piping for gas, hot and cold water, drain and waste lines, vent, branch and riser lines; plumbing component parts within the toilet tank; in-line shut-off or supply valves and risers leading into sinks, lavatories, toilets and tubs. Sump pump to pump ground water only. Whirlpool motor and jets. Polybutylene lines.

NOT COVERED: Conditions of low or insufficient water pressure, color or purity of water, water filters, and water purification systems, or repair of piping damage caused by screws, nails, or vegetation roots. Water well system, shower base pans, wax ring seals, toilet fixtures and water tanks, shower enclosures or doors, sinks, tubs, "insty" heat type devices and water purifiers; fixtures, faucets, showerheads and trip levers; repair or replacement of main body or caulking, grout, or tiles; drain tile or lawn sprinkler systems; normal maintenance services such as, but not limited to pumping septic tanks; clearing of line stoppage; water well system; domestic water softener; septic lines and tank; dry (refuse) well; ejector pump; stand alone Jacuzzi-type tubs, whirlpools or saunas; Fixtures, Faucets, Shower heads and trip levers malfunction or failure of items due to rust, corrosion or mineral buildup.

NOTE: **The aggregate coverage for repairing or replacing polybutylene lines**

**shall not exceed \$500.00 during this Agreement.** Coverage will provide access to plumbing systems through unobstructed walls, ceilings, or floors only, and will return the access opening to a rough finish condition. **Coverage for concrete-encased plumbing is limited to \$500.00, less applicable service fees, per incident.**

**2. ELECTRIC**

COVERED: All components and parts within the interior of the home. **Wiring main service panel not to exceed \$500.00.**

NOT COVERED: Telephone wiring, door bell system, lighting fixtures, ceiling fans, garage door openers. Conditions of overload caused by inadequate wiring capacity, code violations, or any licensing permits.

**3. WATER HEATER SYSTEM**

COVERED: Components, electrical or gas connections, flue piping and hot water tank.

NOT COVERED: Oil, solar or solar-assisted water heating units. Self-contained heat and domestic hot water systems (boilers) refer to section C-1.

**4. KITCHEN REFRIGERATOR (Buyer Coverage Only)**

COVERED: All parts and components for **one (1) kitchen unit only**.

NOT COVERED: Food spoilage, icemakers, ice crushers, racks, shelves, beverage dispensers, interior thermal shells, doorliner.

**5. DISHWASHER**

COVERED: all parts and components for **one (1) kitchen unit only**.

NOT COVERED: Rollers, racks, baskets, portable units.

**6. FOOD WASTE DISPOSER**

COVERED: All parts and components for **one (1) kitchen unit only**.

NOT COVERED: Stoppage caused by foreign material.

**7. COOKING RANGE/OVEN/COOKTOP**

COVERED: All parts and components, including self cleaning mechanisms and timers (when timer affects functions of oven) for **one (1) kitchen unit only**.

NOT COVERED: Commercial equipment, box, door glass, lights, rotisseries, racks, handles, knobs, sensi heat burners, filters and magnetic induction.

**8. OVER THE RANGE OR BUILT IN MICROWAVE**

COVERED: All parts and components, includes touch pad panel for **one (1) kitchen unit only**.

NOT COVERED: Door glass, interior lining, clocks, lights, shelves, rotisseries, meat probe assemblies, countertop or portable microwave oven.

**PLATINUM PLAN****E-ADDITIONAL COVERAGES**

The following systems and appliances are additional coverage for the home buyer if the Platinum Plan Coverage was selected for an additional fee. Coverage will also apply to the home seller during the listing period if the Home Seller Coverage was selected for an additional fee.

**1. CENTRAL HEAT SYSTEM**

COVERED: Permanently mounted, non-ducted heater, humidifiers, dehumidifiers, electronic air filtering devices, and attic and exhaust fans.

**2. PLUMBING**

COVERED: Domestic water softener; fixtures, faucets, shower heads and trip levers; clearing of line stoppage by a rotary machine (includes the drain line to the street); septic lines, ejector pump to pump sewage only and transfer waste from a lower level to an upper level into the sewage system; water well system including pressure tank, motor, pump, shaft and point for a single dwelling only.

NOTE: **The aggregate coverage for repairing or replacing water well system components shall not exceed \$300.00 during this Agreement.**

**3. ELECTRIC**

COVERED: Door bell system; lighting fixtures permanently mounted to the main residence or attached garage including ceiling fans at builder's standard.

NOT COVERED: Audio/Video surveillance systems, intercom systems, or monitors working in conjunction with the doorbell system, and fixtures commonly known as chandeliers.

**4. TRASH COMPACTOR**

COVERED: All parts and components for **one (1) kitchen unit only**.

NOT COVERED: Lock and key assembly, and removable buckets.

**F - OPTIONAL COVERAGE FOR THE HOME BUYER**

The following systems and appliances are optional coverage for the home buyer, if selected, for an additional fee.

**1. HOME INSPECTION SERVICE OPTION**

- **Non-detected pre-existing conditions:** We will cover existing defects or mechanical failures if not detected during the home inspection.
- **Permits:** Cost for obtaining permits up to \$250.00 per occurrence.
- **Code Violations:** We will pay up to \$250.00 per contract term to correct code violations.
- **Water heater rust and sediment buildup:** if not detected during the home inspection.
- **Improper installation, repairs, or modifications:** We will repair or replace a system or appliance that was improperly installed, repaired, or modified prior to or during this contract term not to exceed \$1,000.00 if not detected during the home inspection.
- **Removal of defective equipment:** cost to dispose of an old appliance, system or component.
- **Refrigerant recapture, reclaim, and disposal.**

**NOTE: This option requires a written home inspection and applies to systems and appliances covered by this Agreement and shall not exceed any applicable limits.**

**2. CLOTHES WASHER AND DRYER**

**COVERED:** All parts and components.

**NOT COVERED:** Plastic mini-tubs, soap dispensers, filter screens, venting, knobs and rails, damage to clothing.

**3. SWIMMING POOL AND SPA EQUIPMENT**

**COVERED:** All parts and components of the heating, pumping and filtration system and blower.

**NOT COVERED:** Pool sweep motors, lights, liners, concrete, encased or underground electrical, plumbing or gas lines, cleaning equipment, motors, pump, or any mechanism used in association with a waterfall, fountain, or any other attachment not associated with the primary function of the covered equipment, structural defects, solar equipment, jets, fuel storage tanks, and built-in or detachable cleaning equipment including pop-up heads, turbo valves, creepy crawlers and the like.

**NOTE: The aggregate coverage for repairing or replacing components shall not exceed \$1,000.00 for swimming pool and \$500 for spa during this Agreement.**

**4. ICE MAKER**

**COVERED:** All parts and components of an ice maker installed in a kitchen refrigerator or freestanding or under the counter ice makers. For **one (1) kitchen unit only.**

**NOT COVERED:** Food spoilage, ice crusher, plastic buckets, interior thermal shells, and doorliners.

**5. UPRIGHT OR CHEST FREEZER**

**COVERED:** All parts and components for only **one (1) unit** separate from refrigerator.

**NOT COVERED:** Food spoilage, icemakers, ice crushers, racks, shelves, beverage dispensers, interior thermal shells, doorliner. Room or walk-in freezers.

**6. GARAGE DOOR OPENER**

**COVERED:** All parts and components.

**NOT COVERED:** Failure caused by improper installation, transmitters, loss controls, and damage to automobiles, exterior touch pads and springs.

**7. CENTRAL VACUUM SYSTEM**

**COVERED:** All parts and components.

**NOT COVERED:** Conditions of inadequate capacity or clogged lines.

**G - AGREEMENT AGGREGATE**

We will pay for losses up to the maximum amount of coverage shown for all sums paid or payable in the aggregate over the entire term of the Agreement period. The aggregate amount of coverage under this Agreement is limited to **\$25,000.00**. This Agreement is limited to **\$1,500.00** per individual item, **\$2,500.00** per system except for section C, or as specifically provided elsewhere in this agreement.

**H - EXCLUSIONS AND LIMITATIONS**

This agreement is not applicable to the items listed below, or where damage or failure is due to:

1. Items that are not in proper working order on the Contract sale date of coverage.
2. Fire, wind, freezing rain, hail, sleet, snow, ice or water back-up due to ice, explosions, acts of God, accident, rot, dry rot, condensation, mineral deposit

build up, power failure or shortage, lightning, destruction caused by pets, rodents, termites, insects and vermin, or any cause other than by operational failure to a covered part and/or component. Corrosion, rust, mineral build up with the exception of water heater if Home Inspection Service Option Section F1 was selected and a home inspection was performed.

3. Excessive or inadequate water pressure, code violations, electrical surge, excessive or inadequate voltage, electrical currents artificially generated, electrical wiring not to code.
4. Any systems due to lack of capacity, maintenance inspections, cleaning, adjustment and lubrication services, failure to maintain the temperature in the residence above freezing, or caused by incorrect use or contamination of fuel or energy.
5. Damage to the physical structure of the residence including, but not limited to, bearing walls, walls, roof, roof supports, structural floor base, foundation or slabs, and ceilings except where specifically identified as covered.
6. Faulty workmanship by any agreement or trade-person selected and hired, or any improper installation of any component or system by the owner, seller or any other person, either before or after issuance of this Contract unless the Home Inspection Service Option section F1 was selected and a home inspection was performed.
7. Leased or rental equipment.
8. Permits, fees, cost of disposal of any replaced or repaired item, coolant recovery fees or other environmental fees or charges unless Home Inspection Service Option Section F1 was selected.
9. Misrepresentation/fraud by you in reporting a loss.
10. Defects in the equipment due to the manufacturer's errors or improper construction of the equipment.
11. Any incidental or consequential property damage, lost time, lost data, nor failure to provide timely service due to conditions beyond our control, including but not limited to , part or equipment delays, labor difficulties.
12. Non-functional parts, including damage to cabinetry, light bulbs, plastic, porcelain or enamel parts, exterior/interior finishes, knobs, dials, hinges, lock and key assemblies, handles, racks, baskets, probes or rotisseries, trim and/or appearance parts **AND ALL ITEMS NOT LISTED AS COVERED.**

**I - MANUFACTURER WARRANTY INFORMATION**

Should we deem it required to complete the proper adjudication of your service request, you shall supply us with all requested information with regard to manufacturer warranties on all appliances and systems, prior to payment for repair or replacement. In the event that there is any other collectible insurance warranty or guarantee coverage available to you covering a loss and also covered by this Contract, our coverage shall be in excess of, and we will not contribute with any other warranty or guarantee.

**J - BUILDING AND ZONING CODE REQUIREMENTS OR VIOLATIONS**

When the residence is affected by zoning or building codes or any other law, and restoration of a system or component of the residence to original condition is not permitted and/or the code requires more costly material or additional work, we will not be liable for the additional material labor or expenses. When code corrections are necessary prior to the repair or replacement, you shall be liable for making the corrections and we shall have no obligations to pay until the corrections have been made. When permits cannot be obtained due to code, we will have no obligation to pay until the violations have been removed. The cost of bringing any system or component up to code is not a covered expense unless Home Inspection Service Option was selected, then we will pay up to \$250.00 per contract term for any covered item.

**K - CANCELLATION AND REFUND**

You may cancel this Contract at any time for any reason. If You cancel this Contract within the first sixty (60) days of the Covered term, then We will refund the full purchase price less any claims. If You cancel this Contract thereafter, then You will receive a prorated refund based upon the days of remaining coverage (less the cost for service performed if applicable). In all instances, We may retain a cancellation fee where permissible by law. **NOTE: All New Construction Program cancellations will receive a full refund if the cancellation occurs prior to the inception of the Contract term.**

**L - TRANSFERS/RENEWALS**

If the covered property changes ownership during the contract term, please call 1-866-445-3604 for further information to transfer coverage to the new owner. This contract may be renewed a maximum of nine (9) renewal periods at the option of Warranty Global Group, Inc. and where permitted by state law. In that event, you will be notified of the prevailing rates and terms for renewal.