




Platinum  
*Home Warranty*



602.733.5000 | [www.platinumhw.com](http://www.platinumhw.com)



Your warranty should protect your home.  
It should save you money.  
But, in our eyes, that's just the baseline.

## Why Platinum?

Because we ask the extra questions.  
Questions like...

"Would I trust this technician  
in my own daughter's home?"

"How would I feel without A/C  
in this Arizona heat?!"

We don't remove ourselves from your problems.  
Instead, we remind ourselves what a home really is.

# How It Works

**A home warranty helps cover some of the costs of normal wear and tear on your home's systems and appliances.**

It doesn't eliminate all the costs of homeownership, but it can reduce your costs. When repair needs pop up, you simply call our office at **602.733.5000**.

**You'll speak with our local Phoenix team.**

We'll schedule an appointment to diagnose the problem.

**The technician who shows up at your door will be someone we know and trust.**

We have our own in-house technicians who service most of our claims. For claims that lie outside our specialties, we work with vendors with whom we have strong relationships.

**Covered repairs are made for a \$75 service fee.**

If the issue isn't covered, you choose -- Do you want us to make the repair? You'll be charged for the cost of the repairs (at a discounted rate). Do you want to use your own contractor? You'll simply be responsible for the service fee, which covers travel, labor and diagnosis.



## What's Covered?

Issues that arise due to normal wear and tear.

Like...

- air conditioning and heating issues
- appliance repairs
- plumbing stoppages
- water heater repair and replacement
- garbage disposal replacement
- electrical repair and replacement

## What's NOT Covered?

Problems that are NOT from normal wear and tear.

Like...

- improper maintenance
- damage from pets or pests
- acts of God
- manufacturer recall
- obsolete parts
- cosmetic repairs

For all of the details, check out our Terms and Conditions.

# Plans & Pricing

		Bronze	Silver	Gold
<b>Standard Coverage*</b>	Heating system	✓	✓	✓
	Air conditioning	✓	✓	✓
	Ductwork repair	✓	✓	✓
	Thermostat	✓	✓	✓
	Plumbing blockages	✓	✓	✓
	Toilet tanks, bowls, replacements	✓	✓	✓
	Water heater (up to 80 gallons)	✓	✓	✓
	Electrical breakers and panels	✓	✓	✓
	Outlets and light switches	✓	✓	✓
	Cooking oven/range	✓	✓	✓
	Built-in microwave oven	✓	✓	✓
	Garbage disposal	✓	✓	✓
	Trash compactor	✓	✓	✓
	Dishwasher	✓	✓	✓
	Exhaust fans and ceiling fans	✓	✓	✓
	Garage door opener	✓	✓	✓
	Doorbell	✓	✓	✓
	Pest control	✓	✓	✓
	Rekeying	✓	✓	✓
	<b>Platinum PLUS*</b>	Crane fees		✓
Haul away			✓	✓
Additional modification coverage			✓	✓
Disposal fees			✓	✓
Additional plumbing coverages			✓	✓
Enhanced garage door coverage			✓	✓
Permit			✓	✓
Improper installations and mismatched units			✓	✓
	Washer and dryer	\$79 add on	\$79 add on	✓
	Refrigerator and icemaker	\$79 add on	\$79 add on	✓
	Pre-season HVAC system checkups	service fee applies	service fee applies	1 free checkup included (1 unit)
	<b>Service call fee</b>	\$75	\$75	\$75

\* For complete coverage details for each item above, see Terms and Conditions.

	Bronze	Silver	Gold
<b>Single-family home (under 5000 sq ft)</b>	<b>\$479</b>	<b>\$599</b>	<b>\$779</b>
Mobile home, condo, townhome	\$369	\$469	\$779
Duplex	\$599	--	--
Triplex	\$699	--	--
Fourplex	\$899	--	--
New build (under 5000 sq ft)	call 602.733.5000		
Single-family home (over 5000 sq ft)	call 602.733.5000		

**Ready to get started?**  
Get your quote at [www.platinumhw.com/quote](http://www.platinumhw.com/quote)

<b>Optional / Add-ons</b>	Washer and dryer	\$79
	Refrigerator and ice maker	\$79
	Built-in pool and spa	\$179
	Saltwater pool system upgrade	\$379
	Additional pool pump or water feature	\$89
	Drip and sprinkler system	\$79
	Septic coverage	\$69
	Soft water system	\$79
	Additional dishwasher	\$69
	Additional garage door opener	\$69
<b>Guest House</b>	Detached under 750 sq ft	\$219
	Detached over 750 sq ft	\$369
	Attached units, total property under 5000 sq ft	no additional charge
	Attached units, total property over 5000 sq ft	call 602.733.5000

**Need help?**  
Call us at 602.733.5000

## You can count on...



### In-house technicians

We employ people you can trust in your home.



### Local Support

We know firsthand what Arizona summer means!



### Personal Follow Up

A live person checks in with you after every service call.

Learn more at [www.platinumhw.com](http://www.platinumhw.com)

# Coverage Terms and Conditions

## A: COVERAGE (V.11) July 2019

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### 1. Platinum Home Warranty Coverage

- A. **Warranty Purpose:** Thanks for choosing Platinum Home Warranty. We're here to help keep your home systems running properly. Your warranty is designed to help your home's systems and appliances reach their life expectancy and provide **some protection for high out-of-pocket repair or replacement expenses.** The warranty is not in place to assist with remodel or refurbishment of a home. Coverage is not all-inclusive, and **there may be situations in which you (the homeowner), will need to pay additional costs for parts or services not covered by the warranty plan.**
- B. **Replacements:** In the event that a unit or system needs to be replaced, you will receive credit towards the purchase of a new unit not to exceed any applicable limits. **However, units or systems with missing parts or components are excluded from coverage.**
- C. **Service Technicians:** We will arrange for a qualified service person to repair and/or replace covered systems and appliances. This contract does not cover work arranged by a homeowner with an independent contractor without prior approval.
- D. **Coverage Items:** Your coverage includes items that you have selected upon purchase. **Any items you have not selected will not be covered.**
- E. **Coverage Qualifications: All items must be in good working order at the close of escrow or inception of this contract.** Covered items must have failed due to normal wear and tear. They must have been maintained as specified by manufacturer's requirements and recommendations, and must have been properly sized and installed to meet federal, state, local, manufacturer specifications and industry codes and standards. Maintenance is not included in this contract but is available for an additional fee.
- F. **Contact:** A representative will be available to accept service requests 7 days a week, 365 days a year, by calling 602.733.5000. An appointment will be scheduled for service to be performed during normal business hours. Service deemed as an emergency will receive priority and every reasonable effort will be made to expedite service to the home.

### 2. Coverage Terms and Conditions

- A. **Parties:** This contract is a binding agreement between PLATINUM HOME PROTECTION, L.L.C. an Arizona company located at 16211 N Scottsdale Rd Suite A6A-478, Scottsdale, AZ 85254, and the person(s) indicated on this contract, referred to as "homeowner."
- B. **Dwelling:** This contract applies to the dwelling at the address indicated on the front of the contract. If the dwelling has multiple units, coverage must be in place on all units in order for any shared component to be covered.

This contract applies to items located within, or servicing the main residence. **Outside buildings or detached structures are not covered.**

- C. **Property Size:** This contract covers single-family dwellings, town homes, condominiums, manufactured homes, duplex, triplex, or fourplex homes under 5,000 square feet. Dwellings exceeding 5,000 square feet require a phone quote at 602.733.5000.
- D. **Complete Agreement:** This contract represents the complete agreement between PLATINUM and the homeowner. This contract supersedes all prior proposals, or understandings implied, orally stated, written or otherwise and adopts all Arizona state regulated contract laws. These laws and procedures will be adhered to in the event of legal proceedings.
- E. **Other Warranties & Insurance:** Before using this contract, it is the homeowner's first obligation to seek reimbursement or service from homeowner's insurance, manufacturer warranties, distributor warranties, or contractor warranties.
- F. **Policy Changes:** Changes to policy can only be made at time of renewal.

## B: COVERAGE PERIOD

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### 3. Contract Coverage Terms

- A. **Term Length:** All contracts are for (1) full year, unless otherwise indicated on the contract.
- B. **Renewal:** Policy will automatically be renewed on qualifying properties unless the homeowner notifies Platinum in writing 30 days prior to renewal of the contract.
- C. **Start Date:** Contract coverage begins on the date of the application approval and issuance of a "Confirmation Number." Where applicable, coverage will begin on the close of escrow date.
- D. **Payment Required:** For coverage to begin, payment must be paid in full (or in accordance with approved payment plan). If warranty coverage is purchased during a real estate transaction, payment is due within 14 days of the close of escrow.
- E. **Warranty Without an Inspection:** If a home inspection was not performed on the home, coverage will begin 31 days after (a) close of escrow or (b) payment received.
- F. **Inspection:** If an inspection was performed, a copy of the inspection may be requested to complete a warranty claim.
- G. **Homes Outside of Real Estate Transaction:** If you are not involved in a resale transaction, coverage is effective 31 days following receipt of payment by us. Optional coverage cannot be added after the initial payment of plan fee.

## C: REQUESTING SERVICE

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### 4. Requesting Service and Filing Claims

- A. **Timely Request:** If a covered system or appliance fails, or the homeowner suspects a problem, the homeowner is required to immediately discontinue using the item and call us at 602.733.5000 to request service. Service must be requested prior to this contract's expiration date.

- B. **Business Hours:** Standard business hours are 8:00am to 5:00pm Monday – Friday.
  - C. **Scheduling Service:** We will work with the homeowner to schedule an acceptable time for all parties for the repair visit.
  - D. **Second Opinions:** We reserve the right to obtain a second opinion at our own expense. The homeowner may also obtain a second opinion at the homeowner’s expense.
  - E. **Selection of Service Provider:** Only work authorized and arranged by Platinum Home Warranty is covered by this contract. We will not reimburse you for services performed by an independent contractor without prior authorization.
  - F. **Reimbursement:** To qualify for reimbursement for any labor or materials, the homeowner must first receive our approval and a service tracking number.
  - G. **Timely Service:** We will make all reasonable efforts to provide timely service. In the event that the homeowner requests expedited service on a non-urgent/non-emergency item (see Urgent/Emergency Service Defined), the homeowner will be responsible for all fees, including weekend, evening and holiday rates.
  - H. **Service Calls:** The homeowner is responsible for a \$75 service fee for each requested item. The service fee will be due and payable to Platinum Home Warranty at the time of placing service request. This fee applies regardless of whether the diagnosis results in exclusion from coverage. This fee helps cover travel, labor and diagnosis of the issue. If the homeowner is not present at the scheduled time of the service call or cancels the request once the technician is already in route, the homeowner remains responsible for this fee.
  - I. **Weekend & Holiday Service:** For non-emergency service, a premium service fee (which may include overtime) will be charged if the homeowner requests that repairs be performed on weekends, holidays, or outside standard business hours. Non-emergency appointments will be set subject to availability.
  - J. **Account Suspension:** If the homeowner fails to pay the service fee or any other charge owed to Platinum, service and coverage will be suspended until the service fee and all related collection costs are paid in full. Contracts under suspension are not eligible for refunds until account balance is paid in full.
  - K. **Collections:** The homeowner is liable for all court and legal fees associated with the collection of any outstanding fees over (60) days.
  - L. **Warranty on Work Performed:** Services (other than pest control treatments) performed under this contract have a (30) day warranty. For additional service, for the same item, during this time, no service fee will be charged. However, all pest control treatment requiring additional trips will result in a new service fee for each trip to the home. Pest control often requires more than one trip to the home to help rid the home of pests.
  - M. **Delays:** We are not responsible for delays in service due to factors beyond our control. These factors may include, but are not limited to, labor shortages, delays in obtaining a part, system or appliance, and/or weather conditions.
- A. **Repair or Replacement:** We have the discretion to determine whether a system, appliance or component will be repaired or replaced, or if the homeowner will be given a cash disbursement. In cases in which we choose to cash out a claim in lieu of repair or replacement, the amount will be equal to our actual cost to repair or replace that system or appliance. This amount is less than retail. We are not responsible for work performed once the cash out offer is accepted, and, in some cases, the system or appliance **may be excluded from further coverage under the warranty.**
  - B. **Limits:** Limits are indicated throughout in this contract. A limit is Platinum’s maximum responsibility toward repair/ replacement of a particular system. All work must be performed through Platinum.
  - C. **Replacement Terms:** In cases of replacement, we make efforts to match equipment of similar kind, capacity and efficiency, but are not responsible for matching dimensions, brands or colors. If equipment of like size is unavailable, we are not liable for the cost of any construction due to different dimensions.
  - D. **Incompatibilities:** We maintain responsibility for the particular failed component of a system or appliance. We are not responsible for additional parts or components needed due to any incompatibility with new technologies, efficiencies, refrigerants or sizing unless applicable optional coverage has been purchased.
  - E. **Other Exceptions:** We are not liable for the replacement of the “complete” system or appliance due to the non-availability of one or more of its parts or incomplete or missing model numbers.

## 6. General Liability Limits

- A. **Beyond Our Control:** Any damage resulting from an act of God, war, riot, fire, flood, soil movement, lightning, hail, tornado, hurricane, or other disaster is not covered under this contract.
- B. **Voided Contract:** Any malicious intent, malice, fraud or misrepresentation of facts or any form of vandalism renders this contract void.
- C. **Tampering:** Damage or tampering resulting from people, animals, insects or pests are not covered.
- D. **Unknown Defects:** This contract covers breakdowns caused by unknown defects and conditions that predate the effective date of this contract and would not have been detectable by a certified home inspection or a visual inspection and simple mechanical test. A visual inspection is an observation of the covered item to verify that it is structurally intact, without missing parts, and without damage or conditions that could cause failure (i.e. corrosion, sediment build-up, mechanical damage, etc.). A simple mechanical test consists of operating the covered item to ensure that it works properly and in accordance with manufacturer specifications. A home inspection qualifies as a visual inspection and simple mechanical test. If pre-existing conditions were known, or should have been known by this service provider or the person selling the warranty on this company’s behalf then coverage will apply.
- E. **Recalled Items:** Items deemed a “lemon” or “recall” by manufacturer or other industry related organization are not covered.
- F. **Business Properties:** Commercial or residential properties used as a means to conduct business are

## D: LIMITATIONS OF LIABILITY

### 5. Maximum Liability of Platinum Home Protection

not covered under this contract.

- G. **Disposal:** Platinum is not responsible for the disposal of an appliance or system. Platinum may request for disposal as a billable fee charged to the homeowner. Additional charges may also apply for the proper disposal of any system or component containing dangerous or hazardous materials, including refrigerant recapture or recovery.
- H. **Utility Damages:** Damages resulting from a utility service, such as brownouts, blackouts, electrical spikes and/or surges, are not covered under this contract.
- I. **Incidental Damages:** We are not liable for incidental or consequential damages to property or personal injury. Any access required for diagnosis, repair, or replacement, through interior walls, ceiling, floor, roof, etc. are not covered by this contract. The homeowner is responsible for costs and activities associated with gaining access.
- J. **Hazardous Materials:** We will not perform service, nor pay cost involving or related to any hazardous or toxic materials.
- K. **Access:** Any system or component installed improperly and/or which prohibits the service personnel from accessing and/or diagnosing its components is void from coverage until such systems and/or components are installed properly and accessible. We are not responsible for providing access or closing access to covered items. We are not responsible for costs of restoration and/or cosmetic defects of any wall or floor covering, cabinets, countertops, tile, stone, brick, paint or the like.
- L. **Code-Related Upgrades:** This contract does not cover mandatory repairs or costs related to past, current, or future upgrades to federal, state, or local ordinances, regulations, or zoning codes.
- M. **Permits:** We are not required to perform service until all required permits are obtained. The homeowner is responsible for permit cost and is required to permit inspectors into the home.
- N. **Unsafe Conditions:** We have a right to deny any service when conditions for said service are deemed unsafe for service personnel. Examples include, but are not limited to, unstable building supports, threatening animals or persons, rain, extreme temperatures, and darkness.
- O. **Misuse or Lack of Maintenance:** We are not liable for repairs caused by misuse, abuse, or failure to maintain manufacturer's specified maintenance for items such as, but not limited to: coil cleaning, filtration changes, water heater flushing, consumable component replacement, proper refrigerant levels, or lubrications. This contract does not cover "cleaning" of any parts or equipment.
- P. **Commercial Equipment:** This contract does not apply to industrial, commercial, or heavy-duty appliances or equipment. Utility systems providing services to more than one dwelling are not covered.
- Q. **Usage:** Normal usage, described or intended by the manufacturer, must be demonstrated for items to be eligible for warranty.
- R. **Inefficient Systems:** We are not responsible for repairs, replacements, or modifications of covered equipment that are merely inefficient.
- S. **Electronics:** Computerized electronics, load controllers or other energy management systems are

not covered under this contract.

- T. **Vacant Homes:** Homes vacant more than 90 days are not covered.
- U. **Parts:** When needed, and sometimes necessary, we reserve the right to repair systems and appliances with non-original manufacturer's parts, including rebuilt or refurbished parts.
- V. **Non-licensed Work:** We are not responsible for component or parts installed, repaired or removed by a non-licensed party.
- W. **Other Items:** Any items not specifically mentioned as covered within this contract will be excluded from coverage.

## 7. Injury, Loss or Damage

- A. The homeowner acknowledges and agrees to not hold PLATINUM or its associates, liable for any personal injury, death or extraneous damages directly or indirectly caused by any heating, cooling, electrical, plumbing, security, or sewage system. This also includes any appliance, power tool or any attachment to any of the items listed in this contract.
- B. During the contract or warranty period, the homeowner acknowledges and agrees to not hold PLATINUM or any PLATINUM associates liable for any incidental, indirect, punitive, exemplary, and/or consequential loss or damage.

## E: TRANSFER, RENEW or CANCEL

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### 8. Transfer of Plan

- A. This plan cannot be transferred to any other property or dwelling. In the event that you wish to transfer this plan to a new owner, you must submit a request in writing, which is subject to approval. In the event contract ownership is transferred, the original contract duration/expiration will apply.

### 9. Contract Renewals

- A. This contract is renewable, upon Platinum Home Warranty approval. In the event the policy has been previously renewed, or if the policy is on a monthly pay plan option, you have authorized Platinum to continue to automatically charge the annual or monthly payment to the credit card on file with us. If you would like to change your payment preference please call us 602.733.5000.

### 10. Right of Refusal and Contract Cancellation

- A. **Cancellation by Homeowner:** The homeowner can cancel this contract at any time.
- B. **Prorated Refunds:** In the event that the homeowner chooses to cancel coverage by written notification, Platinum shall provide to the homeowner a pro rata refund after deducting for benefits paid and administrative expenses associated with the cancellation. The administrative expenses will not exceed ten percent of the gross amount paid by the service contract holder for the service contract.
- C. **Coverage Refusal:** We reserve the right to refuse the issuance of any warranty contract.



- D. **Cancellation by Platinum:** We have the right to cancel this contract for non-payment, fraud, or the misrepresentation of facts. If for any reason we choose to cancel or refuse contract, the homeowner is entitled to a prorated refund of the remaining paid plan, less any unpaid fees and less the cost of service incurred under the contract period. Refund will be given to the homeowner within (30) days of cancellation notice.
- E. **Cash in Lieu:** We reserve the right to offer cash in lieu of repair or replacement in an amount equal to our cost (less than retail) to repair or replace such items.

## F: COVERED SYSTEMS AND APPLIANCES

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### 11. Heating and Air Conditioning

#### Covered Items:

- Any parts necessary for the normal operation of the ducted central heating, cooling, or heat pump system, originally designed and correctly installed for the home.
- Thermostats, wiring, heat exchanger, combustion chambers, leaks in accessible refrigerant lines
- HVAC Ductwork: Breaks in ductwork from the attachment to the heating and cooling unit transitions to the attachment to registers and grills.
- Pre-season checkups: (1) Heating and (1) Cooling pre-season system check-up for applicable service fee. The homeowner is responsible for requesting check-ups. Heating check-up must be requested between October 1st and November 30th. Cooling check-ups need to be requested between March 1st and April 30th.

#### Not Covered:

- **Window units, portable units, pre-coolers, thermostat programming, all air filters, heat strips, baseboard casings, humidifiers, dehumidifiers, geothermal units, fuel tanks, lubricant tanks, condenser pads, condensate pans and/or lines, solar heating systems, roof jacks, stands, fireplaces, registers, grills, dampers, chillers, zoning systems, balancing, air flow issues, mini-splits, ductless systems, timers, ducts underground or beneath a dwelling floor, ducts containing fire sprinklers or hazardous insulation, evaporative pads, evaporative coolers, framing, and sun or heat lamps, refrigerant recharge, disposal and recovery.**
- **Any improperly sized heating or cooling system, systems exceeding 5 tons or 120,000 btu, mismatched equipment, or commercial or industrial grade systems or components.**
- **Maintenance, dirty coils, cleaning of condensate lines, drains, blowers, ducts, and/or furnace parts.**
- **Insulation, vapor barrier, dampers and damper control, improperly sized ductwork, efficiency problems, and legally mandated diagnostic testing of ductwork.**
- **Any cosmetic or surface damages, light bulbs, handles, glass or transparent plastics. Damage caused by rust, moisture or mold.**
- **Computerized hvac management systems or zone controllers, flues, vents and transitions.**
- **Any access required to the interior of walls, floors, and ceilings etc. for complete and accurate diagnostics of**

**a failed heating or cooling system.**

- **Structural modifications, float switches and flood stops.**

#### Limits:

- Repair/replacement limit of \$2000 per contract term on all HVAC units.

### 12. Plumbing System

#### Covered Items:

- Leaks or failure of component parts necessary for the normal operation of water supply and sewage removal originally designed and correctly installed for the home limited to the following components: pipes, traps, risers, valves, rubber or wax seals, diverters, bowls, and level indicators.
- Blockage removal for toilets, tubs, showers, bathing stalls, hot water heaters, and below sink mounted disposals.
- Blockage coverage only pertains to items having accessible ground level clean outs and is limited to a maximum of 100 feet from access point cleared with a standard cable and does not include toilet removal.
- Garbage disposals.

#### Not Covered:

- **All plumbing located outside the home, as well as any items not listed above including, but not limited to, shower heads, tub strainer and stopper, toilet seats and lids, outside misters, drip, or sprinkler systems, water softeners, water filters, jetted tubs, soft water and reverse osmosis systems, septic systems, hose bibbs, hose bibb vacuum breakers, main shut off valves, pressure regulators, high or low water pressure flow, steam rooms, saunas, solar systems or commercial grade systems.**
- **Vents, mechanical links, water tanks, reservoirs, sinks.**
- **Any cosmetic aspects or items, including, but not limited to caulking, grouting, or external coatings, or any extraneous or consequential damages resulting from failure of any plumbing or sewage system or component. Cost to locate, access or install a ground level cleanout.**
- **Access required for accurate diagnosis through walls, floors, ceilings, etc. Of a failed plumbing or sewage system.**
- **Any damage to pipes or fixtures caused by chemicals, minerals, faulty installation, freezing, house settling, tree or plant roots.**
- **Any aspect or component of a fire suppression system.**
- **Disposal and haul away fees.**
- **Ejector pumps.**
- **Sounds or odor.**

#### Limits:

- Toilet replacement - \$300 limit per contract term.
- Repair/replacement limit of \$1000 per contract term on plumbing system (includes toilet replacement).
- Slab leaks within the foundation of the home are limited to \$500 per contract term.

### 13. Water Heater (gas and electric)

#### Covered items:

- Water heater tanks, including tankless water heaters, and

- lowboy units.
- Coverage applies to residential water heaters not to exceed 80 gallons

**Not Covered:**

- Any necessary modifications, including t&p line, supply lines, gas/flex lines, and expansion tanks, service valves for tankless units, anode rods.
- Solar units and/or solar components, holding and storage tanks, flues and vents. Hybrid water heaters. Drip pans.
- Commercial units and units over 80 gallons.
- Noise caused by sediment.

**Limits:**

- Repair/replacement limit of \$1500 per contract term

## 14. Electrical System

**Covered Items:**

- All components and parts necessary for normal operation of electrical systems as originally designed and correctly installed for home.
- Conduit and wiring, panels and subpanels, built-in outlets, receptacles, wired door bells (without video), light switches, or GFCIs and breakers.
- Smoke detectors.

**Not Covered:**

- Any wiring or electrical item not part of the main structure or located outside the home not listed above.
- Any cosmetic or surface damages.
- Any repair issues caused by improper installation or by improperly sized systems.
- Solar powered systems, attic fans, telephone jacks and wiring, backup or alternate power systems, batteries, light bulbs, outlet covers, faceplates, gas generators, or any fire or smoke damaged items.
- Consequential damages due to power failure, surges, or loads greater than the system's specified design.
- Any access required to interior walls, floors, ceilings etc. For complete and accurate diagnostics of any failed electrical system.
- Commercial or industrial grade systems or components.
- All security systems - leased or owned, including video doorbell systems.
- Gas fireplaces & switches.
- Lighting systems, ballasts.
- Smart systems and low voltage systems.

**Limits:**

- Repair/replacement limit of \$1500 per contract term on electrical systems.

## 15. Kitchen and Household Appliances

**Covered Items:**

- One of each of the following: dishwasher, stove, range, oven/dual oven, built-in microwave.
- When kitchen refrigerator option is purchased, repair or replacement of ice makers, ice crushers, cold beverage dispensers and their respective equipment are covered, provided parts are available and component is repairable.

- When washer/dryer option is purchased, all components covered except those listed as not covered below.
- Any components or parts used for the normal operation of residential appliances as intended by the manufacturer, including motors, compressors, heating or cooling elements, coils, fuses, door seals, castors, bearings, switches, gears, belts, chains and sensors.

**Not Covered:**

- Any items not listed above, including, but not limited to, all linings, coatings, glass, storage racks, baskets, shelves, light bulbs, handles, hinges, transparent plastics, free-standing freezers, batteries, clocks, cleanings, or back-up power systems, lock and key assemblies, magnetic induction units, trim kits.
- Any cosmetic or surface damage caused by rust, mold or moisture when moving or transporting the appliance.
- Any type of stain including, but not limited to, those caused by water, fire, or smoke.
- Complete system replacement in the event of a non-repairable leak.
- Magnetic induction cooktops ranges.
- Pedestal secondary washers or any secondary add-on drawer for appliance. Any electronic or indoor dispensing component of a refrigerator/freezer to include coffee/latte makers, televisions, etc.

**Limits**

- Limit of \$2500 per contract term for access, repair or replacement for kitchen refrigerator, including built-ins when refrigerator option is purchased.
- Limit of \$1500 total aggregate per contract term for access, repair or replacement of all other covered appliances.
- We make efforts to match equipment of similar kind, capacity and efficiency, but we are not responsible for matching dimensions, brands or colors.
- Platinum is not responsible for the disposal of any appliance or system.

## 16. Garage Door System: 1 unit

**Covered Items:**

- Wiring, motors, switches, receiver unit, track drive assembly, sensors.
- Additional coverage must be purchased for additional doors, as this covers primary garage door only.

**Not Covered:**

- Garage doors, hinges, springs, rollers, guides, remote transmitters.

## 17. Ceiling fans

**Covered Items:**

- Any mechanical component required for the normal operation.
- Ceiling fans replaced with builders standard.

**Not Covered:**

- Remotes
- Light kits

## 18. Pest Control

### Covered Items:

- Insecticide spray for: roaches, spiders, crickets, ground beetles, millipedes, centipedes, pill bugs, earwigs, clover mites, and ants (except fire and carpenter).
- Pest control service requires a service fee for each trip made to the property (including callbacks).

### Not Covered:

- **Termites, mice, bees, fire ants, carpenter ants, scorpions, fleas, ticks, rats, bed bugs, and rodents.**
- **Any fungus or wood destroying organism.**
- **Any organism not specifically listed as a covered item.**

## 19. Rekey Service

### Covered Items:

- Up to 6 keyholes and up to 4 copies of keys.

### Not Covered:

- **Lock picking, lockout service, new lock sets.**

## G: OPTIONAL COVERAGE ITEMS

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### 20. Platinum Plus Coverage (Included in Silver & Gold

#### Included Items:

- **Crane fees** - Up to \$250 per contract term.
- **Haul away** - \$100 per occurrence (\$500 maximum per contract term) for the haul away of covered appliances, water heater or HVAC system/components when we are replacing that appliance, system or component.
- **Additional modification coverage** - Up to \$500 per plan to make necessary ducting, plenum, electrical modifications and/or the correction of code violations during a covered repair or replacement.
- **Disposal fees** - Refrigerant recapture, reclaim and disposal when required for diagnosis, repair or replacement of heat pumps.
- **Additional plumbing coverages** - Water heater recirculating pumps; faucets, tub spouts (replaced with builder's standard chrome), strainer and stopper; up to \$250 per plan to clear stoppages due to roots or towards removal of toilet to clear a stoppage.
- **Garage door** - Hinges, springs and remote transmitters.
- **Permit** - We will reimburse the homeowner up to \$250 per contract term after the homeowner has obtained permit for a covered system or appliance.
- **Improper installations and mismatched units** - Providing unit is not undersized for the home, we will repair or replace as necessary.

### 21. Pool and Spas

#### Covered Items:

- Pool or spa mechanical components that are above ground and required for the normal operation of water supply, heating, water circulation, or regeneration pumping system as originally designed and correctly installed for the home. Both pool and spa equipment are covered if they

use common equipment. If they have a separate pump and filtrations systems, then only pool is covered unless additional coverage is purchased.

- Primary pump, primary filter, motors, pipes, traps, risers, gaskets, timers, vents, valves, rubber or wax seals.
- When salt water coverage is purchased in conjunction with pool/spa, the cell and circuit board are also covered provided they have been properly maintained.

#### Not Covered:

- **Heat pump heaters for pool or spa.**
- **Portable or above ground pools and spas are not covered.**
- **Any items not listed above including, but not limited to lights, switches, water levelers, linings, coatings, plaster, tile, concrete pads or slabs, decking, steps, fountains, waterfalls, water softeners, water purifiers, secondary filters, filtration media or housing, screens, baskets, railings, diving boards, slides, pools or spa covers, solar systems, jets, and jet and auxiliary pumps.**
- **Computerized control boards and other smart pool equipment.**
- **Any cleaning systems or components, including de, cartridges, sand, backflow prevention devices.**
- **Any maintenance components, including salt systems and auto-chlorination systems.**
- **All damage to mechanical systems, pipes or fixtures caused by, freezing, foundation settling, chemicals, minerals, or trees and plants.**
- **All access required to the interior of walls, floors, concrete slabs, ceilings, or below grade (underground) for a complete and accurate diagnostics of a failed plumbing pool water supply or drainage system.**
- **Pool or spa drainage or resurfacing.**
- **Pressure regulation components, or damage caused by excessive water pressure or flow.**
- **Commercial or industrial grade systems or components.**

#### Limits:

- Limit of \$1500 per contract term.

### 22. Septic Tank

#### Covered Item:

- Any component of a sewage ejector pump, septic tank, or line from home. Must have existing access or clean out. Coverage void if septic certification was not completed within 120 days prior to this contract date.

#### Not Covered:

- **Cost of sewage hookups, disposal of waste, chemical treatments, tile fields, leach bed, or cesspools.**
- **Insufficient capacities, cleanouts, or pumping.**

### 23. Drip/Sprinkler Systems

#### Covered Items:

- Leaks and breaks of PVC lines, sprinkler heads, bubbler heads, timers, gate valves, solenoid, shut off valves and other activated controls. (All parts will be replaced with standard builder's parts.)

**Not Covered:**

- **Hydraulic systems; sprinkler heads with problems caused by abnormal wear and tear such as but not limited to pet damage, lawn mower damage, human damage, freezing, damage by roots or soil, improper installation and adjustments or cleaning. Sprinkler lines beneath paved or decorative hard surface areas are not covered.**

**Limits**

- Repairs limited to area of leak only.
- Limit of \$500 per contract term.

## 24. Soft Water Systems

**Covered Items:**

- Concurrent with our plumbing section: mechanical system components and parts.

**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.**
- **Cleaning, problems caused by sediment.**

## H: URGENT REPAIR ITEMS

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### 25. Urgent/Emergency Service Defined

In cases of urgent/emergency repair, we will make reasonable efforts to expedite service, including initiating our service

effort within 24 hours. Platinum will determine what services constitute an emergency and will make all reasonable efforts to prioritize and expedite emergency service.

An emergency request is generally defined as a service issue resulting in:

1. no electricity, gas, water or toilet facilities to the entire home;
2. no air conditioning, in extreme temperatures, when the unit is the only form of cooling to the entire home;
3. a system malfunction that causes ongoing damage to the home;
4. a condition that immediately endangers the health and safety of the occupants.

If you should request non-emergency service outside of normal business hours, you will be responsible for additional fees, including overtime.

## I: MISCELLANEOUS

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### 26. Permits & Obligations

This contract is issued pursuant to a permit granted by the Arizona Department of Insurance (ADOI) and complaints in connection with this contract may be directed to the ADOI by phone at 602.364.2499, online at [insurance.az.gov](http://insurance.az.gov), or by mail at 100 N. 15th Avenue, Suite 102 Phoenix, AZ 85007-2624

