



Administered by Enterprise Financial Group, Inc.
or one of its affiliated companies.
P.O. Box 167667, Irving, TX 75016-7667
844-548-2817

www.efgcompanies.com

This represents a summary of coverage.
Please consult the contract for complete details.



Owner
Essentials

Essential Home Protection for
Your Budget *and* Your Family

Owner Essentials

You planned for your dream home. Owner Essentials Home Warranty provides a plan to protect you from the unexpected.

Your home is one of your largest investments. You planned and saved for it. The next step is to make sure it is protected with an Owner Essentials Home Warranty. The systems and appliances in your home that make you comfortable sometimes need repair – or replacement – and you never see it coming.

Those repairs can cost a pretty penny. Proactive homeowners – especially those whose homes are aging – rely on Owner Essentials for a home warranty that covers the repair or replacement of the home appliances and systems that break down most often, so they'll be up and running as soon as possible with the most professional service at the best price.

APPLIANCE PLAN

BUILT-IN MICROWAVE OVENS: Control timers; latch assemblies; electronic components; hinges; internal wiring; motors; power cords; switches; relays; control boards; and touch pads.

CLOTHES DRYER: Belts; control timers; latch assemblies; heating element; drum roller; electronic components; gas valve; hinges; igniter and pilot assemblies; internal wiring; motors; power cords; switches; relays; control board; thermostat; touch pad; and transmission.

CLOTHES WASHER: Belts; control timers; latch assemblies; electronic components; hinges; hoses; internal wiring; motors; power cords; pumps; pulleys; switches; relays; control boards; touch pads; transmissions; and water valve.

BUILT-IN DISHWASHER (Primary): Automatic soap dispenser; control timers; latch assemblies; electronic component; hinges; hoses; internal wiring; motors; power cords; pumps; switches; relays; touch pads; wash arm assembly; and water valve.

FREESTANDING ICE MAKERS: Mechanized parts and components affecting the proper operation of two (2) freestanding icemakers. Covered mechanical parts and components include only the following: belts; compressor; condensers; control timers; defrost heaters; heating grids; latch assemblies; electronic components; evaporators; fan motors; hinges; hoses; internal wiring; motors; power cords; pumps; pulleys; ram assembly; switches and relays; solid state control boards; thermostats; touch pads; and water valves.

GARAGE DOOR OPENERS: Mechanized parts and components of a primary mechanical screw, belt or chain driven unit as follows: motor; wiring; receiver board; relays; switches and sensors; and drive trains.

RANGES / OVENS / COOKTOPS (Primary): Control timers (oven/range clock timers are excluded unless failure affects normal cooking function); latch assemblies; electronic components; igniter and pilot assemblies; internal wiring; motors; power cords; switches; relays; control board; thermostats; and touch pads.

REFRIGERATOR (Primary): Mechanized parts and components affecting proper operation including compressors; condensers; control timers; defrost heating element; evaporators; fan motors; hinges; motors; power cords; switches; relays; and thermostats.

TRASH COMPACTORS: All components and parts.

SYSTEMS PLAN

CENTRAL AIR CONDITIONING/COOLING SYSTEM (Primary): Mechanized parts and components of a centrally ducted air conditioning system and/or evaporative, (swamp) cooler unit, as follows: accessible ductwork from the air conditioning unit to the point of attachment at registers/grills (excluding duct work outside the perimeter of the home or crawl space); air handler; blower fan motors; capacitors; compressors; condenser fan motors; condenser coils; condensers; evaporator coils; fan blades; refrigerant gas lines interior to the unit; internal system controls; internal wiring; motors (excludes dampers); refrigerant (excludes reclamation); refrigerant filter dryer; refrigerant piping (excluding inter-connecting line sets and geo-thermal piping); relays; reversing valves; switches and controls; and thermostats (electronic set back and programmable units will be replaced only with standard units).

CEILING FANS: Mechanized parts or components on two (2) ceiling fans include: ceiling fan motors and their controls (if replaced builder grade will be allowed); bearings.

CENTRAL VACUUM SYSTEM: Mechanized parts and components of a single primary unit as follows: motor and drive train.

DOORBELLS: All components and parts.

ELECTRICAL SYSTEM: Mechanized parts or components as follows: general line voltage wiring (repair only), components and parts within the perimeter of the exterior walls consisting of main breaker fuse panel/box; standard light switches and receptacles.

GARBAGE DISPOSALS: Motor; power cord; electronic components; and internal wiring.

CENTRAL HEATING SYSTEM (Primary): Mechanized parts and components of one system, either hot water and steam heating system or centrally ducted forced air/gas/electric heating system or electric baseboard units, if providing the primary source of heat in dwelling, as follows: accessible ductwork from covered heating unit to point of attachment to register/grill (excluding ductwork outside the perimeter of the home or in a crawl space); blower fan motors; burners; controls; fan blades; heat/cool thermostats (electronic units will be replaced only with standard units); heat exchangers; heating elements; igniter and pilot assemblies; internal system controls, wiring, and relays; motors (excludes dampers); and switches. Electric baseboard units are covered if they are the primary source of heating for the property.

INSTANT HOT/COLD WATER DISPENSERS: All components and parts.

PLUMBING: Mechanized parts and components of the following: interior hose bibs; angle stops; risers; shower and tub valves; faucets (replaced with chrome builder's standard); We cover up to three (3) toilets for toilet tanks and bowls (replaced with two-piece white builder's standard), wax ring seals, toilet mechanisms within the toilet tank; Leaks and breaks of water, drain, waste and vent lines within the perimeter of the main foundation are also covered (unless caused by freezing or root damage). With respect to concrete-encased and inaccessible plumbing lines (such as a crawl space) diagnosis and repair is limited to \$1000.

SMOKE DETECTORS: Battery operated and hardwired units.

WATER HEATERS: Mechanized parts or components and main tank for one primary water heater, but excluding solar and heat recovery units; 80-gallon maximum capacity for both gas and electric water heaters.

PREMIER PLAN

The Premier Plan covers all items listed in the Appliance and Systems Plans.

OPTIONAL COVERAGE

BUILT-IN WINE COOLER: Mechanized parts and components on two (2) Wine Coolers affecting proper operation including compressors; condensers; control timers; defrost heaters; evaporators; fan motors; hinges; internal wiring; motors; power cords; switches; relays; and thermostats.

FREESTANDING FREEZER: Mechanized parts and components affecting the proper operation of two (2) freestanding freezers. Covered mechanical parts and components include only the following: belts; compressor; condensers; control timers; defrost heaters; latch assemblies; electronic components; evaporators; fan motors; hinges; hoses; internal wiring; motors; power cords; pumps; pulleys; ram assembly; switches and relays; solid state control boards; thermostats; touch pads; and water valves.

INGROUND POOL EQUIPMENT: Above ground components and parts of the heating, pumping, and filtration system including: pool sweep motor and pump; pump motor; blower motor and timer; plumbing pipes and wiring; plumbing and electrical.

INGROUND SPA EQUIPMENT: Above ground components and parts of the heating, pumping, and filtration system including: pool sweep motor and pump; pump motor; blower motor and timer; plumbing pipes and wiring; plumbing and electrical.

SEPTIC SYSTEM PUMPING & SEPTIC SEWAGE EJECTOR PUMP (Available for first year customers only and is not renewable): Mainline stoppages that can be cleared through an existing access or clean out without excavation – The septic tank will be pumped once during the contract coverage term if the stoppage is due to septic back up – Sewage ejector pump for septic system only.

WATER SOFTENER: All components and parts.

WELL PUMP: All components and parts of well pump utilized as a source of water to the home.

13 or 16 SEER Upgrade: In conjunction with the failure of an otherwise covered repair the equipment (to include condensing units, air handlers, and evaporative coils) required to upgrade part of one (1) HVAC system whereas the covered repair will render the system inoperable due to incompatibility related to the installation of 13 or 16 SEER equipment. The labor cost to install the equipment covered by this option will be covered.

ENHANCED PACKAGE UPGRADE

CODE VIOLATION CORRECTIONS FOR COVERED REPAIRS: Pay up to \$125 per Contract term to correct code violations with approved repairs or replacements on covered items.

UNDETECTABLE PRE-EXISTING CONDITIONS: Cover a malfunction relating to a failure or condition in existence prior to the purchase of your contract that would otherwise be a covered failure.

REMOVAL OF DEFECTIVE EQUIPMENT: We will pay up to \$150 to dismantle and/or dispose of a covered system or appliance that requires replacement.

SERVICE CALL FEE: Your Service Call Fee will be reduced to \$35 per service call.

HOTEL REIMBURSEMENT: Available for failures relevant to covered repairs for your cooling system, heating system, electrical system or plumbing (optional coverage required) repairs that leave your home uninhabitable.

PER OCCURRENCE AND AGGREGATE BENEFIT: Your per service call authorized claim amount will increase \$350 and your aggregate amount will increase by \$3,000.

