

TotalProtect[®]

Home Warranty



Coverage Buying Guide

Everything you need to find the right
TotalProtect Home Warranty plan

What is a Home Warranty?

Let's start with the basics.

A home warranty is a plan to help cover the expenses of repairing or replacing broken down appliances and home systems due to normal everyday use.

But what's actually covered? And what's not covered? We're glad you asked. This guide gives you all the specifics you need to feel comfortable and informed about choosing and purchasing a TotalProtect Home Warranty plan.



When your washing machine fails, your dryer quits, your dishwasher dies and your refrigerator keels over, TotalProtect has you covered.

Home Insurance vs Home Warranty

What's the difference?

HOME INSURANCE

MANDATORY

Required when you take out a mortgage.



HOME WARRANTY

NOT MANDATORY

But highly recommended for your appliances.

COVERS POSSIBLE EVENTS ✓

Theft
Fire
Natural Disasters
Property Damage

COVERAGE DOES NOT INCLUDE ✗

Mechanical failures to air conditioning or heating, appliance breakdowns, other maintenance issues.

COVERS DAILY WEAR AND TEAR ✓

that can cause mechanical breakdowns to home systems and appliances.

✓ COVERAGE CAN INCLUDE

HVAC systems, washers and dryers, plumbing systems, plumbing stoppages, permanently installed sump pumps, water heaters, electrical systems, spas or pools.

Coverage can be customized to your specific needs and items can always be added later.



The cost of insurance varies from state to state and, depending on the level of protection, could be **\$1,000 or more** per year.



A standard 12-month home warranty can be **just a few hundred dollars**, depending on the coverage you select.

Why Do You Need a Home Warranty?

Because they just don't make 'em like they used to.

Newer appliances are better, right? Well, maybe not. Did you know that **20%** of dishwashers malfunction within the first three to four years of use? Or that **25%** of front-loading washing machines and **28-36%** of brand-new refrigerators fail?³

Plus, most of us have trouble saving for emergencies — **83%** of us don't have enough to pay for a **\$2,000** emergency!⁴ Do you have enough to cover up to \$535 for a typical air conditioning repair? Or the \$4,000 it would cost to replace it? What about the \$375 to repair your fridge, or the \$1,400 replacement cost?

Don't let these unexpected repair and replacement expenses stress you out. A TotalProtect Home Warranty can help save you time, energy and, most importantly, money.



TotalProtect is accredited with the Better Business Bureau.

40k
Professionals

Our service provider network has more than 40,000 pre-screened professionals.

180-Day
Guarantee

TotalProtect guarantees our service partners' work for 180 days!

Why Choose TotalProtect?

When shopping for a home warranty, price, coverage and reliability matter. At TotalProtect, we've listened to what homeowners want, and we deliver:

No limit to how much your plan will pay.

Some home warranties put a cap on the amount they'll cover each year. We don't.

Covered repairs are guaranteed for 6 months.

We get it right the first time, or we'll come back at no additional charge.

Get \$500 back on your home insurance claims.¹

TotalProtect's Combo Plan includes reimbursement of your homeowners insurance deductible.

Better coverage.

You're protected against common situations like rust and corrosion and unknown pre-existing conditions.²



Discounts may be available in your area.

And depending on where you live, you could be eligible for **\$100 off**, your **first month free** or more. Simply give us a call and we'll let you know which offers are available in your area.

Give us a call at 866.607.9674

What Plans Does TotalProtect Offer?



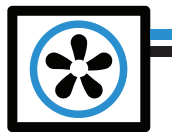
APPLIANCES

Where would you be without your home appliances? From refrigerators to washers and dryers, these are the tools that keep your home running smoothly. Protect them from unexpected breakdowns, and protect your wallet from high repair and replacement costs, with a TotalProtect Home Warranty.



SYSTEMS

Can you imagine no A/C during the summer? No plumbing? A faulty water heater? With a TotalProtect Home Warranty, you'll worry less about these things. Cover your home's most important systems with a home warranty that protects you, your family and your wallet from unexpected breakdowns.



COMBO BEST VALUE!

Why choose between an Appliances Plan and a Systems Plan when you can have the best of both worlds? Our Combo Plan covers your major home appliances and systems, keeping your home running smoothly and keeping your wallet happy.

[Did we mention it gets you the most bang for your buck?](#)

What does TotalProtect Cover?

Covered vs Not Covered



We want you to know exactly what you're getting in your plan, no surprises! View the covered items in the three plans on this page and the following pages.

A TotalProtect Home Warranty covers the mechanical parts critical to the operation of an appliance or system (like the motor of an A/C unit or the compressor of a refrigerator) as long as it's in good working order, with no apparent visual or operational malfunctions or missing parts.

Want more specifics? View our [sample contract](#) for even more details about what's covered and what's not.

Have questions? We're here to help. Call us at 866.607.9674.

All Plans Include	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Unknown Pre-Existing Conditions Coverage	✓	✓	✓
Rust & Corrosion Coverage	✓	✓	✓
No Annual Payout Limit	✓	✓	✓
No Inspections Required	✓	✓	✓

What does TotalProtect Cover?

Covered  Not Covered

Kitchen	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Refrigerator w/Built-In Ice and Water Dispenser	✓		✓
Cooktop/Range	✓		✓
Wall Oven	✓		✓
Range Exhaust Hood	✓		✓
Microwave (built-in)	✓		✓
Trash Compactor (built-in)	✓		✓
Dishwasher (built-in)	✓		✓
Garbage Disposal		✓	✓

Plumbing	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Water Heater		✓	✓
Toilets		✓	✓
Plumbing Lines		✓	✓
Plumbing Stoppages		✓	✓
Sump Pump		✓	✓
Whirlpool Bath		✓	✓

Laundry	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Clothes Washer	✓		✓
Clothes Dryer	✓		✓

What does TotalProtect Cover?

Covered  Not Covered

Heating & Cooling	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Air Conditioning (2 Units)		✓	✓
Heating (2 Units)		✓	✓

Electrical & Gas	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Attic/Whole House Exhaust Fan		✓	✓
Central Vacuum		✓	✓
Door Bells & Chimes		✓	✓
Garage Door Opener		✓	✓
Smoke Detectors		✓	✓
Main Breaker/Fuse Panel Box		✓	✓
Interior Electrical Lines		✓	✓
Interior Gas Line		✓	✓

...And More!	APPLIANCES PLAN	SYSTEMS PLAN	COMBO PLAN
Homeowners Insurance Deductible Reimbursement - \$500 Benefit ¹			✓
Optional Coverage for Pools & Spas	✓	✓	✓

Additional Coverage

Electronics | Surge | Line

Want to add even more protection to your home?

We've got you covered. Our electronics, surge and line plans allow you to customize your coverage to best fit your needs and your budget.



ELECTRONICS

TVs, cell phones, computers, home theaters — cover all your eligible home electronics from unexpected breakdowns due to daily use. And avoid those expensive individual warranties the stores try to sell you!



SURGE

If it plugs into the wall, we cover it! Instances of power surges have been on the rise. They can occur anytime, day or night, storm or no storm. And damage caused by a surge event is not covered under a basic home warranty plan. Which is why we offer a surge protection plan that covers your major electrical systems, devices and appliances from the damage caused by unexpected power surges.



LINE

At just \$5 per month, this coverage is a great way to protect your outside gas, sewer or water lines. You can even choose a combo plan that covers all three lines for just \$10 per month. If a covered problem arises, you pay a low deductible, and we help take care of the rest.²

Call 866.607.9674 to learn more.

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Let's face it

Things break down,
and they're expensive to fix!
But TotalProtect can help.

Call to get our best deals

866.607.9674

¹ Reimburses you up to \$500 when you have to pay a deductible on a covered homeowners insurance claim. Only 1 claim, per member per 12-month period. Additional terms and conditions apply, which will be included in your plan materials you receive after enrollment.

² See terms, conditions and limitations. Non-covered charges may apply.

³ Sources: www.totalprotect.com/home-maintenance-repair/why-a-home-warranty-plan-is-better-than-a-savings-account/ and www.nextavenue.org/why-appliances-need-repairs-so-often/

⁴ Source: www.pewtrusts.org/en/research-and-analysis/issue-briefs/2016/01/barriers-to-saving-and-policy-opportunities