

# COMPARE

## PROVIDING MORE RISK MANAGEMENT THAN ANY OTHER WARRANTY COMPANY

Lower Prices • Comprehensive Coverages  
More Protection • Guaranteed Service



As The Real Choice in Home Warranties, HISCO's philosophy is to offer products with broad, standard coverages, and then to offer a choice of options that tailors the coverage to the house. Having designed the broadest policies in the industry, we then offer those policies at the best possible price, and then we take care of the homeowner's problems fast.

Your service needs are handled by a staff with a unique background of warranty experience. When you report a problem, we understand it because we have actual "hands-on" experience in addressing service problems. Your satisfaction is our goal. Our experience and integrity guarantee it.

### TERMS AND CONDITIONS

#### SERVICE REQUESTS - CALL 800-831-8200 or (858) 217-1900

The homeowner must telephone COMPANY and report covered malfunctions during normal working hours and before policy expiration; reports of emergencies are accepted year round, 24 hours a day. COMPANY'S contractors will be given the report within 3 hours during normal working hours, and within 48 hours on weekends and holidays. COMPANY'S contractors will only service the specific problems reported to COMPANY, and cannot service problems not included on their work order from COMPANY.

**SERVICE CALL DEDUCTIBLE FEES** - Homeowner shall pay the service call deductible fee (or the actual cost of service if less) for each separate trade call at the time of service. Company is not responsible for rendering service if deductible fee is not paid. Service work of the authorized contractor is guaranteed for 30 days on the parts installed and the labor actually performed; failure of the parts that were installed or failure of the authorized contractor's labor that are reported to COMPANY within 30 days of service will not require an additional service call deductible. If you request service for a non-emergency outside of normal business hours, you may be responsible for additional fees.

**SCOPE OF COVERAGE AND EXCLUSIONS** - This plan covers single family homes, condominiums, townhomes or mobile homes of 5000 square feet, or less; dwellings used for any commercial purpose (e.g. rest homes, group homes, day care etc.) or any commercial grade equipment are not covered. Common areas, systems, or facilities of mobile home parks, condominiums and townhomes are not covered. Multi units, common systems and appliances not located within the confines of each individual unit are excluded.

**BUILDING CODE / UPGRADE** - COMPANY is not responsible for service or costs, for inspections, certifications or locating leaks in ductwork or diagnostic testing of ductwork required by state regulations, or any increased cost required to upgrade, replace or change the size, efficiency, capacity or safety features of any covered system to comply with any Federal, State, or Local building/zoning codes, laws, administrative or utility regulations, or any changes thereto unless otherwise stated elsewhere in this policy. HISCO will repair or replace a system or appliance that has failed due to lack of maintenance, mismatched system, improper installation, repair or modification done by a licensed contractor. If the lack of maintenance, mismatched system, improper repair or modification violates a code requirement, the \$250 code limit will apply.

**CONTROLLED OR HAZARDOUS SUBSTANCES** - The control, remediation, abatement or removal of mold, mildew, fungi or bacteria or their by-products, are not covered even if the failure of an otherwise covered system, component or appliance is the actual or suspected cause of the mold, mildew, fungi or bacteria; necessary service to a covered item that is located in or adjacent to any area affected by mold, mildew, fungi or bacteria will be undertaken only after the homeowner has abated the condition. Where toxic, hazardous or controlled materials or contaminants including, but not limited to, asbestos, PCBs, lead paint or the like are found or suspected COMPANY shall be under no obligation to service or repair the affected item or system.

**RENEWAL** - This policy is renewable at COMPANY'S option and subject to applicable rates, terms and conditions at time of renewal. Company reserves the right to amend coverage at time of renewal.

**VOIDABILITY** - COMPANY may declare this plan void in cases of concealment or misrepresentation of any material facts or circumstances relating to the condition of the covered premises, or in the event policy premium Buyer/Seller is not paid in full; COMPANY may pro-rate policy term.

**DISPUTE RESOLUTION** - Any controversy or claim arising out of or relating to this policy, or the breach thereof, shall be settled by arbitration filed by the aggrieved party with, and administered by, the American Arbitration Association, hereafter referred to as "AAA", in accordance with its Commercial Arbitration Rules, and the award rendered by the arbitrator shall be in conformity with substantive California law and may be entered in any court of proper jurisdiction. Each party shall bear its own cost and expenses in accordance with the AAA rules.

### LIMITATION OF LIABILITY

1. Company is not responsible for secondary or consequential damage or for delays in rendering service due to circumstances beyond its control.
2. COMPANY has the exclusive right, which it can assign, to select the contractor responsible for resolving covered problems; COMPANY reserves the sole discretion as to whether it will repair, or replace, or pay the homeowner COMPANY'S estimated cost for the covered repairs or replacements. COMPANY reserves the right to manufacture, or rebuild parts and components and use such parts for any covered repair. Hard to service areas, HISCO will allow the contract holder to obtain their own licensed contractor only after given authorization and they agree to accept HISCO's guideline repair/replacement pricing. An authorization number must be given before any work is performed. **HISCO does not reimburse for unauthorized repairs/replacements.**
3. The following items, conditions or systems are not covered: Casings, pans, trays, cosmetic flaws (defects that don't affect the operation of the item) electrolysis, computerized controls, energy management systems, zone control(s), electronic air cleaners, filters, grills, humidifiers, insulation, intercoms, low voltage systems, rusty water, calcium/lime build-up, noises, remote controls, septic systems, any solar assisted system(s) or component(s), storage/holding tank(s), odors, water pressure, water damage, water treatment systems, irrigation or fire sprinkler or suppression systems.
4. Repair of radiant, water/steam heating, electric grid or glycol transfer systems including diagnosis is limited to \$1,000. Access and restoration to a rough finish of concrete encased lines is limited to a total of \$1,500; COMPANY will provide access through unobstructed interior walls, ceilings, and slab floors to effect repair of water, drain, waste, vent, or gas lines that are concrete encased or enclosed within walls, and will restore openings caused by COMPANY to a rough condition, provided that the total cost to COMPANY for diagnosis access, repair and restoration shall not exceed \$1,500.
5. Except as set forth in Paragraph 4 above, COMPANY is not responsible for providing access, relocation of equipment or for space and/or systems reconfiguration or alterations including, but not limited to, the removal or installation of walls, wall coverings, floors, floor coverings, ceilings, sheet metal, roof mounted units and the supporting structure, paint, countertops, cabinets or the like that is required to effect or complete otherwise covered repairs.
6. COMPANY is not liable for matching brand names, exact features, dimensions, or equipment. COMPANY is neither responsible nor liable for mechanical, technical or chemical incompatibility that may occur as a result of replacing a covered system, component or appliance with units that meet current standards on the date of installation by COMPANY; replacement of toilets will be with white builders standard and replacement of tub and shower valves will be with standard chrome valves; all other covered replacements done by COMPANY shall be with units of comparable function to those being replaced. COMPANY is not liable for disposal or haul away of replaced systems or appliances unless the TOTAL CARE OPTION is purchased.
7. Systems, components or appliances that are subject to a recall, or safety warning, mandatory efficiency upgrade, or other restriction, whether issued by the manufacturer or the Consumer Product Safety Commission, or any other regulatory or administrative body, are not covered; failures of systems, components or appliances caused by improper materials, or manufacturer's defect are not covered.
8. This contract does not cover systems, components or appliances covered by a third party warranty, including a manufacturer's or installer's warranty or service contract, and COMPANY is not responsible for service or repair to such items including routine or warranty service or recalls.
9. COMPANY is not liable for: cleaning, routine or preventative maintenance, missing parts or material, design deficiencies, problems or damage caused by remodeling, attempted repairs, adequacy or capacity of systems or appliances, diminution of efficiency or capacity due to age or modifications, acts of God, fire, theft, wind, storms, floods, lightning, freezing, water, earthquake, soil movement, riot, terrorism, war, vandalism, animal or pest damage, power failure, shortage or surge or any other occurrence other than ordinary wear and tear caused by reasonable use.

CALIFORNIA'S FIRST LICENSED HOME WARRANTY COMPANY

Still

ONLY \$295<sup>00</sup>

Over 30 years

Providing California Homeowners with the

- COVERAGES
- PROTECTION
- PRICE
- SERVICE
- SATISFACTION

they want and deserve.

#### CONSUMER DISCLOSURE

HISCO Home warranty has been helping California Real Estate Professionals for more than 30 years.

This HISCO branded home warranty is issued and administered by BPG Home Warranty Company, California Department of Insurance ID # 3360-5.



Telephone: 800-831-8200

Fax: 800-344-4726

Mailing Address:

1405 N. San Fernando Blvd. Suite 305, Burbank, CA 91504

www.HiscoHW.com

Rev 3/30/11



DIRECT

# Home Warranty Plans

Since 1977

We've saved California homeowners millions of dollars for repairs and replacements

The Real Choice In Home Warranties



# HOME WARRANTY

Available for:  
**Condominiums, Townhouses,  
Mobile Homes  
or Single Family Homes**  
(up to 5,000 square feet)

### STANDARD COVERAGES \*

ELECTRICAL SYSTEM	DISHWASHER
HEATING SYSTEM	RANGE
PLUMBING SYSTEM	OVEN
WATER HEATER	COOKTOP
GARBAGE DISPOSAL	RANGE HOOD FAN
TUB AND SHOWER VALVES	MICROWAVE
PRESSURE REGULATOR	TRASH COMPACTOR
TOILETS	INSTANT HOT WATER DISPENSER
SEWER EJECTOR PUMP	BUILT-IN FOOD CENTER
SUMP PUMP	EXHAUST FANS
CIRCULATING PUMP	ATTIC FANS
BATHTUB WHIRLPOOL EQUIPMENT	CENTRAL VACUUM SYSTEM
TELEPHONE WIRING	GARAGE DOOR OPENER

### OPTIONAL COVERAGES \*

- AIR CONDITIONING ■ CLOTHES WASHER/DRYER
- REFRIGERATOR ■ PEST CONTROL
- STOPPAGES ■ SWIMMING POOL-SPA EQUIPMENT

\* Limitations Apply, See Contract For Details.

## Order Today!

Mail in the Application  
or Call 800-831-8200



1 YEAR HOME WARRANTY PLAN  
Telephone 800-831-8200 ■ Fax 800-344-4726 ■ Mailing Address: 1405 N. San Fernando Blvd. Suite 305, Burbank, CA91504 ■ www.HiscoHW.com



### TERMS OF COVERAGE

Coverage begins on the date of commencement and continues for one year from that date. During the policy term HISCO (hereafter "COMPANY") will repair or replace the covered systems, components and appliances that fail because of normal wear and tear that occurs after coverage starts. Coverage is limited to the items specifically listed as covered and excludes all others. Covered items must be located inside the main foundation of the house or garage except for optional items, and must be in proper working order when coverage starts. Pre-existing defects are not covered. **COMPANY WILL NOT REIMBURSE ANY EXPENSE INCURRED FOR UNAUTHORIZED REPAIRS.**

### COVERED SYSTEMS

- **ELECTRICAL SYSTEM:** Covered: Electrical panels, sub-panels, buss bars, breakers, GFI breakers, light switches, wall receptacles, wiring. Not Covered: Fixtures, stretched outlets, alarms, chimes, overloads, doorbells.
- **HEATING SYSTEM:** Covered: Gas, electrical, forced air, floor, gravity, wall, heat pump (utilizing R-22 or R-410A refrigerant), radiant heat or steam system. All parts and components necessary for the operation of the system. For specific heat pump coverage please see paragraph 2 of Optional Coverages. Not Covered: Portable heaters, oil fired systems, electric radiant heat, cable heat, inaccessible refrigerant lines, flues, vents, filters, fireplaces, wood or pellet stoves.
- **PLUMBING SYSTEM:** Covered: Repair leaks or breaks in supply, riser, drain, waste, and gas lines.
  - **WATER HEATERS:** All parts and components including the internal tank.
  - **GARBAGE DISPOSAL:** All parts and components.
  - **VALVES:** Tub, shower and diverter valves, angle stops, gate valves, and pressure regulator.
  - **PUMPS:** Permanently installed sewer ejector, circulating, and sump pumps. All parts and components.
- **TOILETS:** Tanks, bowls, wax ring seals and flushing mechanisms.
- **BATHTUB WHIRLPOOL EQUIPMENT (Built-in):** Motor and pump assembly.
- **PLUMBING SYSTEM -** Not Covered: Shower pans, tubs, enclosures, caulk, grout, faucets, fixtures, flues, vents, toilet lids/seats, septic systems, obstruction or damage to lines caused by roots, whirlpool jets, stoppages.
- **BUILT-IN APPLIANCES:** (Includes free standing ranges, dishwashers and trash compactors transferred with the sale of the covered property).
  - **DISHWASHER:** All parts and components\*
  - **RANGE/OVEN/COOKTOP (Gas & Electric):** All parts and components\*
  - **RANGE HOOD FAN:** All parts and components\*
  - **MICROWAVE (Built-in):** All parts and components\*
  - **TRASH COMPACTOR:** All parts and components\*
  - **INSTANT HOT WATER DISPENSER:** All parts and components\*
  - **BUILT-IN FOOD CENTER:** All parts and components\*
- \*Not covered on any appliance: Racks, baskets, rollers, runners, handles, hinges, shelves, knobs, dials, clocks, browning units, lights, interior linings, glass, rotisseries, removable attachments/accessories. Sensitemp burners replaced with standard units.
- **EXHAUST FANS:** Covered: All parts and components. Not Covered: Heating/lighting units, light fixtures, noises, balancing.
- **ATTIC FANS:** Covered: All parts and components. Not Covered: Louvers, grills, timers, vents.
- **WHOLEHOUSE FANS:** Covered: All parts and components. Not Covered: Louvers, grills, timers, vents.
- **CENTRAL VACUUM SYSTEM:** Covered: Motor, wiring, switches only. Not Covered: Attachments, pipes, clogged pipes.
- **GARAGE DOOR OPENER:** Covered: All parts and components of the opener unit only. Not Covered: Doors, hinges, springs, remote transmitters.
- **TELEPHONE WIRING:** Covered: The telephone wire for residential use located within the main foundation of the home. Not Covered: Lights, phone jacks or plugs, cover plates, phones.

### OPTIONAL COVERAGES

*Applies Only If Additional Premium Was Paid*

- **AIR CONDITIONING (Electric only):** Covered: Central or built-in wall unit utilizing R-22 or R410A refrigerant, or evaporative cooler. All parts and components necessary for the operation of the system. Company will provide the necessary equipment to comply with the currently required 13 SEER energy efficiency standards for an air conditioning system which cannot be repaired and must be replaced. Not Covered: Portable or window units, inaccessible refrigerant lines, gas air conditioning, any water cooled air conditioner or heat pump, geothermal units, components or units of any description not specifically mentioned as covered.
- **CLOTHES WASHER/DRYER:** Covered: All parts and components of individual freestanding washer or dryer. Coverage for stack laundry units is limited to repairs only. Not Covered: Soap or fluid dispensers, filters, screens, knobs, dials, mini-tubs, touch-tone panels, venting, clothes damage.
- **REFRIGERATOR:** Covered: Primary refrigerator located in the kitchen of the covered property. All parts and components necessary for the operation of the refrigerator including its internal freezer. Not Covered: Secondary units of any description, ice makers, ice crushers, ice cubes, fluid, beverage or ice dispensers, and all components related thereto, food loss, shelves, racks, bins, light and socket, interior lining, thermal shell, freezer not operated by the refrigerator compressor.
- **PEST CONTROL:** Treatment within the main foundation of the home and garage for these covered pests; Ants (except fire, pharaoh and carpenter varieties), roaches, spiders, silver fish, earwigs, crickets, ground beetles, millipedes, centipedes, pillbugs, sowbugs, clover mites, mice. Not covered; Fungus, termites, any pests not listed above, continuous treatment programs, fumigation, rodent proofing.
- **STOPPAGES:** Covered: In drain, waste and sewer lines that can be cleared with 125' of sewer machine cable from a ground level accessible clean-out. Not Covered: obstructions caused by roots, locating below grade clean-outs.
- **SWIMMING POOL-SPA EQUIPMENT:** Covered: Filter, heater, pump, motor, gaskets, relays, impeller, manual valves, time clocks, above ground plumbing and wiring, pool sweep motor and pump, blower. Not Covered: Lights, solar heating, underground inaccessible electrical, gas, plumbing lines or components, clogged lines, fill lines, fill valves, jets, cleaning equipment/systems, chlorinators, ozinators, pool sweeps or related equipment, motorized valves, auxiliary motors pumps, structural defects and problems due to lack of maintenance chemical imbalance.

## APPLICATION

To Order:

Call 800-831-8200 • Fax 800-344-4726

Mail this form to: HISCO  
1405 N. San Fernando Blvd. Suite 305, Burbank, CA 91504

APPLICANT FIRST AND LAST NAME *(please print clearly)*

PROPERTY TO BE COVERED

CITY STATE ZIP

PHONE (HOME) PHONE (WORK)

MAILING ADDRESS IF DIFFERENT

CITY STATE ZIP

### Standard One-Year Coverage

- Single Family Home *(up to 5,000 sq. ft)*
  - Condominium, Townhome, Mobile Home
- } ..... \$295  
(**\$55 Service Call Deductible Fee**)

### Optional Coverage

- Air Conditioning *(Electric, central or evaporative cooler)* ..... \$60
- Swimming Pool or Spa or Combined Pool and Spa Equipment . . . \$135
- Clothes Washer/Dryer . . . . . \$75
- Refrigerator . . . . . \$50
- Stoppages . . . . . \$20
- Pest Control . . . . . \$20

TOTAL \$ \_\_\_\_\_

### ✓ PAYMENT METHOD

- CHECK
- MONEY ORDER
- VISA
- MASTERCARD

Card No.

\_\_\_\_\_

CHECK ONE:

- SINGLE PAYMENT
- 3 MONTHLY PAYMENTS

Card Expiration Date

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|  
m m y y y y

Name on Card \_\_\_\_\_

Billing Address \_\_\_\_\_  
(If Different)

*Applicant has read the sample policy and accepts the coverages and limitations it provides.*

Signature X \_\_\_\_\_

FOR SERVICE AND TERMS AND CONDITIONS - SEE REVERSE SIDE