

**1-800-237-9910** 

# www.BFShomewarranty.com



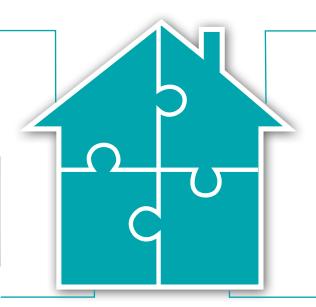
Company-employed technicians
Local service centers
No deductible option
Includes repair and replacement

## **REST EASY, WE'VE GOT YOUR FAMILY COVERED!**



### **AIR CONDITIONER**

Unlimited service calls to cover all of your air conditioning and heating needs.



### **PLUMBING**

Have a leak? Toilet stopped up? Don't hesitate to call BFS. We've got you covered!



### **ELECTRIC**

Outlets or circuit breakers causing a headache? One of our trained professionals can fix all minor electrical issues.

### **APPLIANCES**

We are staffed with licensed and trained technicians to work on all of your household appliances including: dishwasher, oven/range, built-in microwave, water heater, trash compactor, refrigerator, washer & dryer, and more.

### **QUESTIONS & ANSWERS**

## Q: If I sell my home, can I transfer my Home Warranty to the new owners?

A: Yes, you can transfer your home warranty at no cost. For more information, call our contracts department at 800-237-9910.

### Q: My central air conditioner is 9 years old. Is it still covered?

A: YES! Your BFS Home Warranty covers home systems and appliances no matter what make, model, or how old they are, as long as they are in a good working order at time of coverage. See Terms & Conditions for details.

### Q: Is my home warranty renewable?

A: Absolutely. Coverage is renewable, although terms of coverage and pricing may vary. At the end of your agreement term you will receive notification of renewal terms.

### Q: How many service calls can I place per year?

A: The number is unlimited! Simply pay a \$55 deductible for each service call, or choose our No Deductible option and pay no service fee.

### Q: Why do I need a home warranty?

A: All home system components and appliances will fail sooner or later. A BFS Home Warranty can help you avoid the cost of repairs and replacments as well as relieve you from the headache of finding a qualified service contractor.

### Q: What if I have an appliance that can't be fixed?

A: No problem. If your system or appliance cannot be fixed by our service technician, we will replace it. See Terms & Conditions for details.

### **HOME WARRANTY BENEFITS**

# ADVANTAGES In The Real Estate Market

- Strengthens the value of the home from the buyer's perspective
- Helps to protect buyers from costly repairs
- Presents an appealing marketing advantage for the homeowner
- Increases buyer's confidence in purchasing a pre-owned home

# ADVANTAGES To the Homeowner

- Coverage from day ONE
- Protection against unexpected costly repairs and replacements
- Unlimited service calls on HVAC and all covered household appliances
- Annual A/C Tune Up

## What our customers have to say...

"Extremely
satisfied with the
plan my realtor gave us as well
as the service received from BFS. I
called to have my A/C repaired because
is was running hot and BFS responded
promptly. We had BFS at the house within
hours. He was friendly and knowledgeable,
A/C fixed within an hour. I highly
recommend BFS and will be renewing
our contract next year!"

~ Sandy C., Fort Myers, FL

"Always prompt and courteous service! Solved my problem efficiently!"

~ Judy M., Dallas, TX

**BFS** 

you, Broward, for always sending the right technician for the problems when they arise. Your annual fee is well worth every cent!"

~ Kaye B., Las Vegas, NV

have full coverage
with Broward (replacement).
I call for service and usually the
next day someone comes for the repair.
I request a 30 minute window for arrival
and they always call. Service techs are very
knowledgeable and friendly. Sometimes parts
have to be ordered but as soon as they are in they
are back to complete the repair. I have been with
Broward for 20 years. My son is purchasing a
home and I am recommending that he also
get a contract with Broward!"

~ Brenda C., Tarpon Springs, FL

### IT ALL STARTED IN 1973...

"Always treat your customers as you would want your mother to be treated." This is the principle that Mr. Herd built this company upon, and this is what our customer service representatives strive to do each and every day. With Mr. Crockett Herd still at the helm, two subsequent generations on board, and a close knit workforce of 200 plus employees, this principle is still at our core today.

"Always treat your customers as you would want your mother to be treated."

- Crockett Herd, Founder/President



## PICK THE PLAN THAT BEST FITS YOUR FAMILY

Full coverage from day one! Pick your plan today.

### **PLAN PRICES**

Pick your plan today.	<b>\$375</b>	DELUXE <b>\$550</b>	PREMIUM \$700	
What We Cover	per year	per year	per year	
Air Conditioners (2)	$\checkmark$	✓	✓	
Standard Seer Upgrade	<b>√</b>	✓	✓	
Heating	$\checkmark$	✓	✓	
Trash Compactor	✓	✓	✓	
Dishwasher	✓	✓	✓	
Garbage Disposal	✓	✓	✓	
Oven/Range	✓	✓	✓	
Microwave (built-in)	✓	✓	✓	
Water Heater	✓	✓	✓	
Plumbing	✓	✓	✓	
Electrical	✓	✓	✓	
Circuit Boards	✓	✓	✓	
5 Point Tune-Up	$\checkmark$	✓	✓	
Unknown Pre-existing Conditions	<b>√</b>	✓	✓	
Freon Recovery	✓	✓	✓	
Equipment Haul Away	<b>√</b>	✓	✓	
Line Clearing (up to 10ft.)	$\checkmark$	✓	✓	
Refrigerator with Ice Maker & Dispenser		✓	✓	
Washer & Dryer		✓	✓	
No Deductible Option			✓	
Note: Basic and Deluxe coverage requires a \$55 (deductible) service fee.				

## **OPTIONS** (for any package)

No Deductible	Water Softener
---------------	----------------

### **HOMEOWNER'S APPLICATION**

### COMPLETE THIS FORM

### ADDRESS TO BE COVERED

Street address		Unit #
City	State	Zip
BUYER'S INFORMATION		
Buyer's name		
Phone	Buyer's E-mail	
Address		
AGENT'S INFORMATION		
Agent's name	Phone	
E-mail	Fax	
Real Estate Company		
Address		
Address line 2		
CLOSING COMPANY		
Closing Company Name		
Escrow Officer	E-mail	
Phone Number	Fax Number	
Closing Date		

NOTICE: THIS COMPANY PAYS PERSONS NOT EMPLOYED BY THE COMPANY FOR THE SALE, ADVERTISING, INSPECTION, OR PROCESSING OF A RESIDENTIAL SERVICE CONTRACT UNDER TEXAS OCCUPATIONS CODE §1303.304

### **SELECT YOUR COVERAGE**

Note: Basic and Deluxe coverage requires a \$55 (deductible) service fee.

#### TYPE OF THE PROPERTY

#### COVERAGE PLAN

		Basic	Deluxe	Premium
SINGLE-FAMILY HO	ME	\$375	\$550	\$700
CONDO/TOWNHOM	E/MOBILE HOME	\$345	\$520	\$670
MULTI-UNIT DUPLE	X	\$575	\$750	\$900

Some of these options may already be included in the deluxe and premium plan.

### ADDITIONAL OPTIONS - PER UNIT

\* Unlimited number of service calls

Phone #

No Deductible	\$150	
Refrigerator with Ice Maker & Disp	oenser\$75	
Second Refrigerator	\$75	
Stand Alone Freezer	\$60	
Washer & Dryer	\$100	
Garage Door Opener		
Stoppage Coverage	\$25	
Double Oven	\$100	
Water Softener	\$80	
Pool or Spa (with shared equipme	nt)\$160	
Additional Pool or Spa Pump & Mo	otor\$90	
Extended Plumbing	\$100	
Each Additional Air Conditioner	\$115	
Each Additional Water Heater	\$60	
Additional Dishwasher	\$20	_
	Coverage Plan Amount \$	
	Additional Options Total \$	

□ I DECLINE the benefits of this coverage. I agree not to hold the above real estate company, broker an/or agents liable for the repair or replacement of a system or appliance that would otherwise have been covered by this plan.

Signatura		

Date

Total \$

### PLACE YOUR ORDER

### SIGN AND SEND YOUR ORDER TO: FOR CREDIT CARD PAYMENT PLEASE COMPLETE THE FOLLOWING.

**BFS Home Warranty** 3500 N 28 Terrace Hollywood, FL 33020-1104 Phone: **800-237-9910** Fax: 888-237-3600

OR PLACE YOUR ORDER ONLINE AT:

TOK CKEDIT C	ANDIAIMENTILLAS	L COMITETE THE TOLLO	WINC
VISA	Master Card	American Express	0

Cardholder name (please print)

Card #

Exp. Date www.BFShomewarranty.com

#### **NEVADA**

Broward Factory Service, Inc. 3500 North 28th Terrace/Hollywood, FL 33020/ Nevada Licenses: #0046467, 0040504, 0081113, 0081114

**FLORIDA** 

Herd Enterprises, Inc. d/b/a BFS Home Warranty NOTICE TO FLORIDA CUSTOMERS: This home warranty may not provide listing period coverage free of charge. The rate charged for the service agreement is not subject to regulation by the office of Insurance Regulation.

BFS is Florida owned and operated.

BFS is licensed and is regulated under the Office of Insurance Regulation.

Florida Licenses: CA-C056774, CF-C056867, CA-C057400, ES-0000336, CA-C056778

### ARIZONA

BFS of Arizona, Inc. d/b/a/ Broward Factory Service
Arizona Licenses: #279402, 289307, 280095

If this contract is cancelled by the contract holder, return of premium will be based upon one hundred percent (100%) of the unearned prorated purchase price paid less a \$45 administrative expense associated with the cancellation. No provision in this contract shall prevent the contract holder from submitting a complaint or question about this contract to the Arizona Department of Insurance.

#### **TEXAS**

BFS Contract Division, Inc. - d/b/a BFS Home Warranty
Texas Licenses: TACLB20853E, TACLB33262E, TACLB32884E, TACLB50208E, M-38591
This is not a contract of insurance.

NOTICE TO TEXAS CUSTOMERS: YOU, THE BUYER, HAVE OTHER RIGHTS AND REMEDIES UNDER THE TEXAS DECEPTIVE TRADE PRACTICES CONSUMER PROTECTION ACT WHICH ARE IN ADDITION TO ANY REMEDY WHICH MAY BE AVAILABLE UNDER THIS CONTACT. FOR MORE INFORMATION CONCERNING YOUR RIGHTS, CONTACT THE CONSUMER PROTECTION DIVISION OF THE ATTORNEY GENERALS OFFICE, YOUR LOCAL DISTRICT OR COUNTY ATTORNEY OR THE ATTORNEY OF YOUR CHOICE.

Licensed and regulated by Texas Real Estate Commission, P.O. Box 12188, Austin, Texas 78711-2188 • (512) 936-3049

DATE:

SIGNATURE OF APPLICANT:

Security code

### **TERMS & CONDITIONS**

#### TEXAS, FLORIDA, ARIZONA AND NEVADA HOMEOWNERS SPECIAL PROVISION

(a) This contract excludes any service or replacement performed by another company on a covered product without written authorization by BFS. Improper repairs or installation of equipment prior to contract is not covered. (b) Air conditioning coverage for the buyer is limited to two (2) units (unless additional coverage is purchased). (c) Buyer is responsible for providing maintenance and cleaning on covered items as specified by manufacturer to ensure continued coverage on such items. For example, heating and air conditioning systems require periodic cleaning and/ or replacement of filters and cleaning of evaporator and condenser coils. IF product is not maintained there may be a charge for repairing covered item. (d) Buyer's cost for each service call will be \$55/\$0 as per contract selected/per claim/per product or actual cost, whichever is less. Failure to pay service fee will result in suspension of service until fee has been paid. (e) Pre-existing conditions are not covered for the first 30 days by this Warranty Contract unless qualifications are met. See Undetectable pre-existing conditions section for more details. (f) Coverages apply only to items as listed - anything not listed is not covered. (g) BFS is not responsible for parts and equipment delays. (h) BFS will initiate service within 48 hours after request is made by contract holder under normal circumstances. Regular service is from 8:00 a.m. – 5:00 p.m. Monday through Friday. Emergency service is available, and can be defined as: temperatures exceeding 98 degrees and less than 36 degrees, gas leaks, unstoppable water, and loss of refrigeration. The consumer may be liable for overtime charges for nonemergency, after-hours work. (i) This contract is non-cancellable by BFS (except for non-payment of fees, fraud or misrepresentation), If cancelled by BFS, a return of premium shall be based upon 100% of unearned prorated premium. (j) Any home warranty agreement may be cancelled by the purchaser within ten (10) days after purchase. This refund will be 100% of gross premium paid, less any claims paid on the agreement. A reasonable administrative fee may be charged, not to exceed 5% of the gross premium paid by the warranty agreement holder. After the home warranty agreement has been in effect for 10 days, if the contract is cancelled by the warranty holder the refund shall be based on 90% of unearned pro rata premium less any claims that have been paid. (k) BFS has the sole right to decide to repair or replace a part of equipment. Such replacement will be made at similar or equivalent quality. (I) Replacement upgrades are available at homeowners expense. (m) Parts guaranteed 90 days – labor 30 days. (n) For new homes, coverage begins at close of sale providing payment is received no later than 14 days after closing. (o) Buyer options available only within 14 days of contract date. However, coverage shall expire (1) one year after close of sale. (p) All items to be covered must be in proper working condition for contract to be valid. (a) Coverage limited to perimeter of dwelling. (r) 1.) If the covered property changes ownership during the contract period, please call 1800-237-9910 for further information to transfer coverage to the new owner. 2.) This contract may be renewed at the option of BFS and where permitted by state law. In that event you will be notified of the prevailing rate and terms for renewal. (s) Circuit Board coverage limited to \$250 per item.

PLUMBING COVERAGE: Covers up to 3 bathrooms. Coverage limited to interior residence only. Washers and seals in faucets, floats, washers and seals in toilet tanks. Leaks in water/drain pipes, if the pipes are exposed and can be welded. Not Covered: Solar heaters and components, fixtures. bathtubs, showers, shower enclosures and base pans, sinks, toilets, lids and seats, toilet tanks, caulking or grouting, faucets, tubs, wax rings, water valves, or any water damage – even if such water damage results from our cleaning lines, drains and so forth, Inadequate, polluted, abnormal water supply, drainage or sewer system. Septic tanks, pumps.

LINE CLEARING: Stoppage on traps, drains, toilets, sinks or tubs that car be cleared by a plunger or hand snake. Not Covered: Stoppages past 10 ft (unless Stoppage Coverage is purchased).

**ELECTRICAL COVERAGE:** Coverage limited to interior residence only. Standard switches, outlets, and circuit breakers, short circuits, in wall switches and receptacles if accessible. Not Covered: Door bells, alarms. intercoms, exhaust or ventilating fans, electrical breaker panels, main breakers, ground fault breakers. Power failures or surges, D.C. wiring,

inadequate wiring capacity.

WATER HEATER COVERAGE: Standard tank type: All functional components and parts. Not Covered: Solar water heaters, solar components, holding or storage tanks, pumps, noise, pov gas water heater. Tankless water heaters covered up to \$500.

#### AIR CONDITIONING/HEATING COVERAGE:

Cooling: All functional parts and components of electric central ducted forced air, air conditioners, built-in wall units, heat pumps. **Heating:** All functional parts and components of electric central ducted forced air, oil, gas and electric heating units. If necessary, the air conditioning equipment will be replaced with a standard seer upgraded unit. Not Covered: Filters, filter dryers, fuses, grills, ductwork, flues, vents, electronic air cleaners, window units, water towers, humidifiers, electronic thermostats and comfort centers, clocks, timers, humidistat, water pumps and wells, floor type or baseboard heaters, water or stream heating, oil storage tanks, portable units, solar heating and heat recovery systems, fireplaces, system conversion, chiller or gas air conditioners, absorption systems, variable speed motors and two stage compressors.
STOVE/OVEN/COOKTOP COVERAGE: All functional components

and parts. Not Covered: Gaskets, clocks, meat probe assemblies, rotisseries, racks, handles, knobs, sensi-temp burners will only be replaced with standard burners, ceramic or glass stove tops, doors,

door glass and range hoods.
TRASH COMPACTOR COVERAGE: Lock and key assemblies, removable buckets, deodorizers.

GARBAGE DISPOSAL: All components and parts

MICROWAVE COVERAGE: (Built-in only) – All functional components and parts. Not Covered: Doors, door glass, clocks, shelves, portable or countertop units, meat probe assembly, rotisserie.

DISHWASHER COVERAGE: All functional components and parts. Not

Covered: Racks, baskets, rollers, knobs, dials, and doors,

THIS WARRANTY CONTRACT EXCLUDES... (1) Plastic, rubber, porcelain, glass or ceramic parts, missing parts unless additional coverage is purchased. (2) Inner and outer cabinet parts. (3) Food spoilage. (4) Cosmetic repairs. Cleaning of any type, product sounds or odors, (5) Toxic or asbestos material removal. (6) Carpet discoloration, marring of the floors or other minor damages incidental to necessary moving of a product to make a repair. (7) Product problems resulting from power surges or power reductions. (8) Rendering service when the correct contract number or reference is not given by the contract holder at the time service is requested. (9) Moving or relocating a product except in the course of normal and covered repairs. (10) Panel boxes and/or disconnect boxes. (11) Non-functional inadequate drainage or sewage systems. (12) Solar heating and heat recovery systems of all types. (13) Equipment, plumbing, electrical and refrigerant lines not accessible, including, but not limited to those encased within the ceiling, the floor or walls. Work, including parts and labor, on masonry, tile or other parts of the residential structure requiring patching, opening/closing of walls, floors, ceilings or doorways. (14) Cost of crane or special equipment, code violations and upgrades, permits, cabinet or counter work related to appliance repair or replacement. (15) Inefficient and/or inadequate capacities of equipment, design changes other than manufacturer approved. (16) Condos – Shared or common equipment. (17) Any EPA or government regulation affecting the repair or conversion of air conditioning or refrigeration products. (18) Damage of any kind from accident, abuse, misuse, fire, flood, windstorm or act(s) of God. (19) Damage to property or any expense resulting from water, mold, mildew, or fungus damage. (20) State sales tax on replaced equipment to be paid by the contract holder if required. (21) Everything not listed in this section captioned "Plumbing & Electrical coverage." (22) Coverage on all foreign, high end or commercial appliances is limited to \$1,000 (including, but not limited to: Wolf, Sub-zero, Viking, GE Profile, etc.). (23) Damage from insects and rodents. (24) variable speed motors.

UNKNOWN PRE-EXISTING CONDITIONS: BFS will cover equipment if a problem was unknown before you purchased the home. We will repair a failure provided it was not known or could not have been detected by a visual inspection or simple mechanical test. Within the first 30 days of the contract, in order to qualify for this coverage, a home inspection must have been completed within the past 60 days and BFS may request it for our files. We may require the inspection report as well as invoices for repairs that were made before providing service. Other than these exceptions, all othe limitations and exclusions apply.

You must continue the required normal maintenance (including changing HVAC filters) and proper care of appliances and equipment while the contract is in effect, as specified by the manufacturers.

5 POINT A/C TUNE-UP: Between February 1st and March 31st BFS will calibrate thermostat, check refrigerant levels, check pressures, check condensate lines, and clean or replace filters (owner supplied).

Exclusions: Filters, cleaning of condensate line stoppages, Evaporator/Indoor coil cleaning including acid cleaning, cleaning or unclogging services required to correct problems related to the lack of manufacturer recommended maintenance (filters must be

NOTE: Service fee (Deductible) is required for service, except if "No Deductible" option has been purchased. The contract holder is responsible for scheduling the tune-up during the specified pre-season period by calling the local office

REFRIGERATOR/ICE MAKER COVERAGE: (1) Indoor refrigerator only: all functional components and parts including integral freezer and ice maker only. Not Covered: Racks, shelves, ice crushers, and all component parts, ce buckets, food spoilage, handles, knobs, gaskets and seals, inner door liners and doors, system conversion, and water tanks. (State sales tax on replaced refrigerator/icemaker to be paid by the contract holder in addition to the \$55/\$0 service call fee).

OOL AND/OR SPA COVERAGE: (Inground type only): Both built-in Pool Spa are covered if they use common equipment. If they have separate pump and filtration systems, then only one or the other is covered unless additional fee is paid. Main circulating pump, motor, and heater: \$1,500 maximum per contract. Not Covered: Replacement of pool or spa, air pumps, salt cell, filter maintenance, concrete encased, inaccessible or underground plumbing, electrical and gas lines, structural defects, lights, solar water heaters, heat exchangers, pool sweeps, portable or above-ground spas and respective equipment, jets, pool water, cleaning and cleaning equipment of any type, hot tubs, whirlpools, timers, ionization filters, filter housing.

WASHER/DRYER COVERAGE: All functional components and parts Not Covered: Knobs, dials, tubs, lint screens, filter screens, soap dispensers, clothing damage.

GARAGE DOOR OPENERS: Motor, switches, wiring, receiver unit. Not

Covered: Garage door opener sending units, springs, hinges, tracks,

STOPPAGE COVERAGE: Cleaning of stoppages in drain and sewer lines up to 100 ft. from access point, except if caused by roots. Main line stoppages are only covered when there is an accessible ground level clean out. Not Covered: Stoppages caused by collapsed, damaged or broken drain, vent or sewer lines outside the confines of the main foundation of the home. Stoppages due to roots or foreign objects. If the lines are broken or infiltrated by roots or otherwise stopped by roots, even if the break, infiltration or stoppage is within 100 ft. from the access point, it is not covered. Access to drain or sewer line to vent or the removal of the water closet. Cost to locate access or install a ground level clean out, Septic Tanks. WATER SOFTENER COVERAGE: All components that affect operation of the

unit. Water Softener coverage limited to \$250. Proof of routine maintenance required before service or replacement of water softener. Not Covered: All items that do not affect the operation of the unit, lack of routine

**EXTENDED PLUMBING COVERAGE:** Faucet cartridges, strainer baskets, wax rings, stoppage coverage, angle stops, all additional bathrooms.

\*Certain items and events are not covered by this contract.

\*Visit www.bfshomewarrantv.com for current terms and conditions.

## **ADDITIONAL INFORMATION AND ADDENDUMS**

#### **TEXAS**

BFS Contract Division, Inc. – d/b/a BFS Home Warranty
Texas Licenses: TACLB20853E, TACLB33282E, TACLB32884E,
TACLB50208E, M-38591
This contract is issued by a Residential Service Company licensed by the Texas

Real Estate Commission. Complaints about this contract or company may be directed to the Texas Real Estate Commission at P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3049. The purchase of a residential service contract or home warranty contract is optional and similar coverage may be purchased from other residential service companies or insurance companies authorized to conduct business in Texas

NOTICE TO TEXAS CUSTOMERS: YOU, THE BUYER, HAVE OTHER RIGHTS AND REMEDIES UNDER THE TEXAS DECEPTIVE TRADE PRACTICIES CONSUMER PROTECTION ACT WHICH ARE IN ADDITION TO ANY REMEDY WHICH MAY BE AVAILABLE UNDER THIS CONTRACT. FOR MORE INFORMATION CONCERNING YOUR RIGHTS, CONTACT THE CONSUMER PROTECTION DIVISION OF THE ATTORNEY GENERALS OFFICE, YOUR LOCAL DISTRICT OR COUNTY ATTORNEY OR THE ATTORNEY OF YOUR CHOICE.

### FLORIDA

NOTICE TO FLORIDA CUSTOMERS: The rate charged for the service agreement is not subject to regulation by the office of Insurance Regulation. Herd Enterprises, Inc.

### d/b/a Broward Factory Service

BFS is Florida owned and operated. BFS is licensed and is regulated under the Office of Insurance Regulation. Florida Licenses: CA-C056774, CF-C056867, CA-C057400, ES-0000336, CA-C056778

### **ARIZONA**

Arizona Residents Only - "We", "Us", "Our" means BFS of Arizona, Inc. d/b/a BFS Home Warranty, the obligor under this Service Contract, unless stated otherwise herein. "You", "Your", "Customer", or "Contract Holder" means the individual who purchased this service contract. If this contract is cancelled by the contract holder, return of premium will be based upon one hundred percent (100%) of the unearned prorated purchase price paid less a \$45 administrative expense associated with the cancellation. No provision in this contract shall prevent the contract holder from submitting a complaint or question about this contract to the Arizona Department of Insurance. Arizona Licenses: #279402, 289307, 280095

#### **NEVADA**

Broward Factory Service, Inc. 3500 North 28th Terrace • Hollywood, FL 33020

Nevada Licenses: #0046467, 0040504, 0081113, 0081114

NOTICE TO NEVADA CUSTOMERS - REVISIONS AS FOLLOWS FOR (h) (i). UNDER SPECIAL PROVISIONS. (h) BFS will initiate service within 48 hours except in an emergency at which time service will commence within 24 hours. The term "emergency" is defined as a loss of plumbing service, substantial loss of electrical service, loss of heating or cooling service, or any other condition which renders a home uninhabitable. (I) This contract is non-cancelable by BFS (except for non-payment of fees) where the contract holder will be notified 15 days prior to the effective date of cancellation. If we cancel, you will receive a refund for the unexpired term of the contract and the contract holder will not be subject to a cancellation fee. You may cancel at any time. If you cancel within 20 days after the contract was mailed to you, or within 10 days after the contract was completed and given to you and you have not filed a claim, you will receive a full refund. If you have made a claim or cancel 20 days after the contract was mailed to you or 10 days after being given the copy of the contract, you will receive a refund of the unexpired term of the contract less \$50 cancellation fee. The provider will refund within 45 days or the provider will pay the holder a penalty of 10% of the purchase price for each 30 day period or portion thereof that the refund and ny acquired penalties remaining unpaid.

This contract is backed by the full faith and credit of the provider in which complies with the applicable required reserves according to Nevada statutes, and therefore is not insured by a contractual liability insurance policy. It is the contract holder's duty to protect against damage to the goods covered by the service contract or to comply with any instructions included in the owner's manual for the goods. The holder is not eligible to receive consequential damages. If the emergency involving the goods covered in this contract renders a dwelling unfit for a person to live in because of defects that endanger the health and safety of the occupants, BFS will provide a status report to the holder no later than 3 calendar days after the report of claim, if BFS cannot complete the repair within 3 calendar days. If you are not satisfied with the way BFS handles your claim, you may contact our corporate office at 954-920-9774. If satisfaction of the claim is not provided, then you may contact the Nevada Division of Insurance at 1-888-872-3234.

Warranty Information: 1-800-237-9910 • www.BFShomewarranty.com • Service: 1-877-237-9700

Form No: HW BR 07/2018