

**Return Policy is based on the terms and conditions of the service warranty plan (contract) and regulated by the officiating office of the state where the contract is in force.**

FLORIDA- Herd Enterprises, Inc. d/b/a Broward Factory Service  
Office of Insurance Regulation

Silver Plan: This contract is cancellable by the contract holder upon written notice. Should this contract be cancelled the contract holder will receive 90% of a pro-rated refund less any claims paid in connection with this contract.

Home Warranty Plan: A return of premium shall be based upon 100% of unearned prorated premium. Any home warranty agreement may be cancelled by the purchased within 10 days after purchase. The refund must be 100% of the 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 a return premium shall be based on 90% of the unearned pro rata premium less any claims that have been paid.

TEXAS-BFS Contract Division, Inc. d/b/a Broward Factory Service and d/b/a BFS Home Warranty  
Texas Real Estate Commission PO BOX 12188 Austin TX 78711-2188 (513) 936-3049

Silver Plan: This contract is cancellable by the contract holder upon written notice. Should this contract be cancelled the contract holder will receive 90% of a pro-rated refund less any claims pain in connection with this contract.

Home Warranty Plan: A return of premium shall be based upon 100% of unearned prorated premium. Any home warranty agreement may be cancelled by the purchased within 10 days after purchase. The refund must be 100% of the 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 a return premium shall be based on 90% of the unearned pro rata premium less any claims that have been paid.

NEVADA-Broward Factory Service, Inc.  
Department of Insurance-Specialty products

Silver Plan: This contract is cancellable by the contract holder upon written notice. Should this contract be cancelled, the provider of funds should be entitled to a refund of the paid contract fee for the unexpired term less \$50.00 cancellation fee. A service contract is cancelled and a

provider shall refund to the holder the purchase price of the service contract if the holder has not made a claim under the service contract and the holder returns the service contract to the provider within 20 days after the date the provider mails a copy of the service contract to the holder. 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 therefore that the refund remains unpaid.

Home Warranty Plan: You may cancel at any time. If you cancel within 20 days after the contract was mailed, 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 after 20 days after the contract was mailed to you or after 10 days after being given a copy of the contract, you will receive a refund of the unexpired term of the contract less \$50.00 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 remains unpaid.

ARIZONA-BFS of Arizona, Inc. d/b/a Broward Factory Service  
Arizona Department of Insurance-Service

All Plans: This contract is cancellable by the contract holder upon written notice. Should this contract be cancelled the contract holder will receive 100% of a pro-rated refund less an administrative fee of \$50.00