



OLD REPUBLIC HOME PROTECTION

**RESIDENCE 109 COMES WITH THE
2-YEAR "PLATINUM PLAN"**



en Español

HOME WARRANTY PLAN | FLORIDA

Protecting the Joy of Homeownership

Since 1974

**RESIDENCE 109 COMES
WITH THE 2-YEAR
"PLATINUM PLAN"**

COVERAGE HIGHLIGHTS

No dollar limit on HVAC units
for Homebuyer

Systems and appliances
covered regardless of age

Unlimited footage to clear
drain line stoppages

Rekey Service for Homebuyer



More than
6 MILLION
customers served
since 1974



Ensure the heart of your home never skips a beat.

Why a home warranty?

Your home’s systems and appliances are like the heartbeat of your home, pulsating in the background to support your daily life. With a home warranty, you can rest easy knowing you have comprehensive repair and replacement coverage when covered systems and appliances malfunction.

Support your home’s health with a home warranty from ORHP.

You’ll enjoy dependable service, convenience, budget protection, and peace of mind. No more hassle searching for a reputable service provider or stressing over repair bills.

How does a home warranty help me?



Protect your budget.

Save money on repairing or replacing covered home systems and appliances.



We’re always open!

When a covered item fails, request service online anytime—day or night.



Reduce stress, save time.

Let us send an experienced service provider straight to your door.



Renewable Coverage

Your covered systems and appliances have limited lifespans—keep them protected year after year!

Save Big on Typical Home Repair and Replacement Costs

Home warranty coverage can help save you hundreds—even thousands—of dollars when the home systems and appliances you rely on daily break down unexpectedly!

Could you comfortably afford to pay for the repair or replacement of these commonly used items?

Air Conditioning System



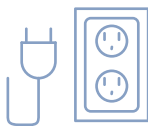
\$2,930

Heating System



\$3,277

Electrical System



\$3,176

Oven/Range



\$3,766

Water Heater



\$2,166

*Some items listed may be Optional Coverage. Costs shown are based on actual invoices paid by Old Republic Home Protection in 2024; retail costs may be higher. Costs may vary in your area. See plan for coverage details.



ORAP

Why Old Republic Home Protection?

Home is our middle name.

We've been safeguarding home systems and appliances nationwide since 1974—and we're here for the long run.



We've served over 6 million customers over the past five decades, while maintaining strong ratings on ConsumerAffairs.com, Google, and Trustpilot.



Our A+ rating with the Better Business Bureau for over 25 years proves our commitment to customer service.



We have U.S.-based customer care agents available in every time zone!



We have the financial resources to serve our customers and have spent over \$1.5 billion on service requests since 2014.*

*Net amounts paid between 2014 and 2024.



We're a proud company of Old Republic International, Inc.—a Fortune 500 company with over 100 years of history!

The Old Republic Difference

People Helping People

Our Promise We realize that behind every service request there are real people with busy lives and pressing needs. We're committed to providing effective, efficient solutions so you can celebrate the joy of homeownership!

We Care.

We handle claims on a case-by-case basis: fast, friendly, efficiently.

We're Helpful and Sincere.

We take pride in the service we offer.

We Listen.

We understand there is a human side to home warranties.

We Know the Difference

between company policy and customer service.

We're Dependable.

We want to give solutions, not excuses.

We Set the Premier Example.

We offer comprehensive coverage and quality service at reasonable rates.

Our goal is to create a positive difference in your life.



Silver Coverage

This section of the Plan Contract lists covered appliances and systems by trade. **Silver Coverage is for the Homebuyer. With the Seller's Coverage Option selected, Silver Coverage extends to the Home Seller with the exception of Rekey Service. Certain items and events are not covered by this Plan Contract. Please refer to the exclusions listed in boldface type in this document.** The Plan Contract does not provide coverage on certain items and services; please refer to the Not Covered sections and the Universal Exclusions and Limits of Liability, located on page 9.

Heating System/Ductwork Coverage◆

All components that affect the heating operation of the unit, including gas, oil, or electric heating system, built-in wall or floor heater, heat pump, mini-split ductless systems, thermostat (including smart and/or Wi-Fi-enabled), ductwork, accessible heat pump refrigerant lines, leaks or stoppages in accessible condensate drain lines, heat pump refrigerant recharging when necessary as part of a covered repair. If necessary, as part of a covered replacement, we will upgrade a heat pump system to federally mandated HSPF standards.

Coverage is available for heating systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered heating units. For heat pumps and heat pump package units: Air Conditioner/Cooler also applies.

NOT COVERED: Timers/clocks that do not affect the heating/cooling operation of the unit; vents; flues; fuel storage tanks; freestanding/window units; cable heat; zone controls and respective equipment; secondary drain pan; duct insulation; dampers; filters; diagnostic testing of, locating, and/or repairing leaks in ductwork (as required by any federal, state or local regulation, or when required due to the installation or replacement of system equipment); fireplaces and key valves; grain, wood, or pellet stoves; use of cranes or other lifting equipment to repair or replace units/system components; electronic air filters/cleaners/humidifiers/dehumidifiers/purifiers and respective equipment; chillers and respective equipment; condensate drain pump; inaccessible heat pump refrigerant/condensate lines; smart vents and the like. Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.

Air Conditioner/Cooler◆ (For ductwork, see Heating System Coverage)

All components that affect the cooling operation of the unit, including the central air conditioner, wall or through the wall air conditioner and evaporator cooler (including primary drain pan), mini-split ductless systems, condenser (including compressor), evaporator coil/air handler, thermostat (including smart and/or Wi-Fi-enabled), accessible refrigerant lines, leaks or stoppages in accessible condensate drain lines, metering device (e.g., evaporator coil piston or thermal expansion valve), refrigerant recharging when necessary as part of a covered repair.

When equipment has failed and requires replacement, we will replace any non-failed covered component that must be replaced to maintain SEER compatibility and operating efficiency, as well as modify the plenum, indoor electrical, air handling transition, duct connections, and the installation of metering devices, as necessary. All other modifications subject to stated Limits under Platinum, see page 5. Replacements will be completed in accordance with relevant Florida statutory requirements.

ORHP will pay for any component, including refrigerant line set, which must be replaced because of A2L refrigerant conversion. Unless otherwise noted, ORHP will not pay for any service, labor expense, or modifications necessary for the installation of the otherwise operable components or equipment in this conversion.

Coverage is available for cooling systems with capacity not exceeding five (5) tons per unit. There is no limit to the number of covered air conditioning units.

NOT COVERED: Gas air conditioning units; portable units; zone controls and respective equipment; window units; wine refrigeration units; cooler pads; secondary drain pan; use of cranes or other lifting equipment to repair or replace units/system components; chillers and respective equipment; condensate drain pump; failures caused as a direct result of previous sealant or alternative refrigerant use; inaccessible refrigerant/condensate lines; refrigerant recapture, reclaim, and disposal; vents; flues; smart vents and the like; Coverage does not apply if the system is the wrong size relative to the square footage of the area being heated/cooled.

◆ We cover items located on the exterior or outside of the home that service only the main home or other structure we cover.

Plumbing Coverage

- Drain line stoppages (either branch or main) that can be cleared with a sewer cable through an accessible ground-level cleanout, drain, or removable p-trap. If stoppage cannot be cleared with sewer cable, coverage includes hydrojetting through listed access points.
- Water, gas, supply/drain/sewer vent pipe leaks or breaks (including polybutylene)
- Toilet tanks, bowls, flushing mechanisms, and wax ring seals
- Water heater◆ (including tankless, power vent, and direct vent unit)
- Built-in jetted bathtub motor, pump, and air switch assemblies
- Shower and bathtub valves, including diverter valves
- Recirculating pump
- Garbage disposal
- Stop and waste valves◆
- Water pressure regulator◆
- Built-in instant hot/cold water dispenser
- Risers
- Angle stops and gate valves
- Built-in sump pump (for ground water only)

NOT COVERED: Fixtures; bidets; faucets; Roman tub valves/faucets; showerheads, handles, arms; hose bibbs; washer boxes; multi-valve manifolds and other attachments to pipes; gas log lighter; toilet lids and seats; water heater vents and flues; shower pans; stoppages due to roots or foreign objects; leaks/damage caused by roots; stoppages that cannot be cleared with cable or hydrojetting; flow restrictions in supply lines; water heater heat pump attachment; holding, storage or expansion tanks; bathtub jets; tub spout or tub spout diverter; steam showers/rooms and associated equipment; shower towers; thermostatic valves; spray arms; basket strainer; fire suppression systems; pop-up assemblies; noises or odors without a related malfunction; caulking or grouting; inadequate or excessive water pressure; remotes. In the event of a stoppage: access to drain lines from vent; removal of toilet; costs to locate, access, or install a ground-level clean-out; stoppages in supply lines or drain lines for sprinkler, irrigation, landscape and pool/spa equipment.

NOTE: 1. Toilet tanks and bowls replaced with white builder's standard.
2. Valves replaced with chrome builder's standard.

Electrical Coverage

Includes smart and/or Wi-Fi-enabled items.

Light switches, electrical outlets, main electrical panel/sub panel◆, meter base/socket/pedestal◆, breakers◆, fuses◆ and interior wiring, bath exhaust fans, ceiling fans, attic fans, whole house fans.

NOT COVERED: Light fixtures, including those on ceiling fans; bulbs; ballasts; heat lamps; doorbells; telephone, audio, video, computer/networking, intercom, and alarm security wiring and systems; low voltage relay systems; smoke detectors; power surges; remote controls; vents; light sockets; meter; smart-home hubs.

Garage Door Opener Coverage

Includes smart and/or Wi-Fi-enabled openers.

All components of the garage door opener that affect the opening and closing function, including battery backup.

NOT COVERED: Garage doors; hinges; springs; remote transmitters; keypads; light sockets; door cables; balancing the door; rollers.

Central Vacuum Coverage

Power unit, including motor and electrical components; dirt canister.

NOT COVERED: Attachments; removable components; accessories; hoses; vents; stoppages.

Rekey Service

Coverage for Homebuyer Only.

Rekey Service is available one time during the Plan Term and includes the rekey of up to 6 keyholes (including deadbolts) and 4 copies of the key(s) total.

NOT COVERED: Sliding doors; garage door openers; replacement of deadbolts, knobs, or associated hardware; replacement of locks for any reason; padlocks; gate, window, file cabinet, safe, desk, or mailbox locks; or any other services provided by a locksmith.

NOTE: A Trade Call Fee is due for Rekey Service requested. You will be responsible for payment directly to the locksmith for any additional services.

Appliance Coverage

All components that affect the primary functional operation of the unit.

- Dishwasher
- Range
- Trash Compactor
- Cooktop
- Kitchen Exhaust Fan
- Built-in Microwave Oven
- Oven

NOT COVERED: Baskets; detachable components; dials; door glass; drawers; filters; flues; handles; interior lining; knobs; light sockets; light switches; lights; lock and key assemblies; microwave/cooktop drawer or range drawer combination unit; pans; portable or freestanding microwave; racks; refrigerator/oven combination unit; remote controls and respective equipment; rollers; runner guards; sensi-heat burners; shelves; timers, clocks, and vents that do not affect the functioning of the appliance; trash compactor buckets; trays; trim kits.

Gold Coverage (Available to Homebuyer Only)

Includes Silver Coverage, Washer/Dryer and Kitchen Refrigerator (see page 7 for coverage details), PLUS these enhancements:

- 1) **Plumbing:** faucets, Roman tub valves/faucets, showerheads, and shower arms replaced with chrome builder's standard. Interior hose bibbs. **Toilet replacement up to \$600 per toilet, per occurrence.** Reverse osmosis water filtration faucet/tap only covered with purchase of optional Water Softener Coverage.
- 2) **Heating System:**
 - a) disposable filters, costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement of heat pumps.
 - b) Provide **up to \$250 per occurrence** for the use of **cranes** to complete a heating repair/replacement.
- 3) **Water Heater:** expansion tanks.
- 4) **Appliance Limit (per appliance):**
Increase the Plan Limit per Plan Term by **\$2,000 (\$5,000 in total)** for the repair/replacement of a covered appliance listed under Silver/Gold Coverage.
- 5) **Dishwasher:** baskets, rollers, racks, runner guards.
- 6) **Oven/Microwave/Range/Cooktop:** racks, handles, knobs, interior lining.
- 7) **Trash Compactor:** lock and key assemblies, buckets.
- 8) **Smoke Detector (including smart and/or Wi-Fi-enabled):** both battery operated and hardwired systems.
- 9) **Garage Door Opener:**
 - a) hinges, springs, remote transmitters, keypads.
 - b) We will perform tune-ups for one garage door opener. The Service Provider will inspect each component, tighten and adjust hardware, tracks, and all moving parts, lubricate or grease moving parts, test the door opening and closing, adjust and balance the door as needed, check the function and safety of the garage door opener and photo eye sensors, note and recommend repairs as necessary. A Trade Call Fee is due for each tune-up requested. If you would like additional garage door openers tuned up, you are responsible to pay the Service Provider directly for each additional opener. If covered service beyond the tune-up is required, an additional Trade Call Fee is due.

10) Air Conditioner:

- a) disposable filters, condensate drain pumps, secondary drain pans, window units, and costs related to refrigerant recapture, reclaim, and disposal when required for diagnosis, repair, or replacement.
- b) Provide **up to \$250 per occurrence** for any cost related to the use of **cranes** to complete an A/C repair/replacement.

11) Other Enhanced Coverage included in Gold Coverage:

When required to render a covered repair or replacement, we will:

- a) Provide **up to \$250 per Plan** to correct **code violations**.
- b) Provide **up to \$250 per occurrence** for required **permits**.
- c) Provide **up to \$100 per occurrence** for **haul away** of a covered appliance, system, HVAC component, or water heater when replacing that covered appliance, system, or component.
- d) Repair or replace a system or appliance that has failed due to **Improper Installation, Repair, or Modification**. Additionally, we will correct any **mismatch** condition in terms of capacity/efficiency in order to ensure system operational compatibility and functionality. All other terms and conditions of the Plan Contract apply. If the Improper Installation, Repair, Modification, or mismatch condition is in violation of a code requirement, see 11a above.

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Platinum Coverage Most Comprehensive Coverage Available! (Available to Homebuyer Only)

Includes Silver Coverage, Gold Coverage, Washer/Dryer and Kitchen Refrigerator (see page 7 for coverage details), PLUS these enhancements:

- 1) **Plumbing items:** Tub spouts (replaced with chrome builder's standard), tub spout diverter, basket strainer. When required to render a covered service, we will provide **up to \$250 per Plan** to clear stoppages due to roots or toward removal of toilets or other access to clear a stoppage, including cost to install a ground-level cleanout.
NOT COVERED: Collapsed or broken lines outside the main foundation; excavation.
- 2) **Appliance Limit (per appliance):**
Increase the Plan Limit per Plan Term by **\$2,000 (\$7,000 in total)** for the repair/replacement of a covered appliance listed under Silver/Gold Coverage.
- 3) **Other Enhanced Coverage included in Platinum Coverage and only when required to render a covered service, we will:**
 - a) Provide **up to \$1,000 per Plan** to make necessary duct, plenum, electrical, plumbing, and carpentry **modifications**, including necessary relocation of covered equipment and/or the correction of code violations to affect a covered repair/replacement.

NOT COVERED: Restoration of any wall, ceiling, or floor coverings, cabinets, counter tops, tile, paint, or the like. We do not provide coverage to remove or install non-related systems, appliances, or equipment in order to render a covered repair or replacement.

- b) Increase the Plan Limit per Plan Term by **\$1,000 (\$2,500 in total)** for the repair/replacement of diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced heating and air conditioning systems.
- c) Provide **up to \$1,000 per Plan** toward **zone controls** and respective equipment.
- 4) For items under **Manufacturer's Warranty:** We provide coverage for labor and other specified costs for covered repairs/replacement, but not for equipment or component costs covered by an existing manufacturer/distributor/other warranty.

Coverage Limits Per Plan Term:

All home warranty plans have limits to coverage. We have clearly identified our Limits for your convenience. For multi-unit dwellings, Limits are per dwelling.

Access, diagnosis, repair, attempted repair, and/or replacement of the following items are limited as follows:

During Seller's Coverage:	Dollar Limit per Plan Term:
When Optional Seller's Coverage selected: Heating, Ductwork, A/C (including water heater/heating combination units)	\$1,500
Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks). Plumbing pipe leaks in polybutylene piping	\$ 500
Water heater	\$5,000
Appliance Limit (per appliance)	\$3,000

During Buyer's Coverage:	Dollar Limit per Plan Term:
Diesel, oil, glycol, hot water, steam, radiant, geothermal, high velocity, water cooled and water-sourced systems, and water heater/heating combination units	\$1,500
<i>Platinum Coverage increases Limit to</i>	\$2,500
Ductwork, air transfer systems	\$ 500
Plumbing pipe leaks in water, drain or gas lines located under, encased in, or covered by, concrete (slab leaks). Plumbing pipe leaks in polybutylene piping	\$ 500
Water heater	\$5,000
Appliance Limit (per appliance)	\$3,000
<i>Gold Coverage increases Limit to</i>	\$5,000
<i>Platinum Coverage increases Limit to</i>	\$7,000

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Choose Your Plan

\$100 TRADE CALL FEE

FLORIDA

HOMEBUYER		SELLER'S COVERAGE	SILVER	GOLD	PLATINUM	OPTIONAL COVERAGE - HOMEBUYER ONLY	
Single Family Home		Seller's Coverage Option \$75	\$500	\$730	\$910	Pre-season HVAC Tune-up	\$ 25
Condo/Townhome/Mobile Home			\$450	\$680	\$860	HVAC Zone Control	\$ 150
COVERED						Emergency Lodging/Portable A/C or Heater Reimbursement	\$ 75
SYSTEMS	Heating System	•	•	•	•	Ornamental Fountain/Waterfall	\$ 100
	Air Conditioner/Cooler	•	•	•	•	Swimming Pool/Spa Equipment (No additional charge if separate equipment)	\$ 235
	Ductwork	•	•	•	•	Solar Pool/Spa Components (Only available with Pool/Spa Equipment Coverage)	\$ 250
	Electrical System	•	•	•	•	Solar Hot Water System	\$ 250
	Exhaust, Attic, Ceiling, Whole House Fans	•	•	•	•	Limited Roof Leak Repair	\$ 100
APPLIANCES	Appliance Limits per Appliance	\$3,000	\$3,000	\$5,000	\$7,000	Outdoor Kitchen	\$ 125
	Dishwasher	•	•	•	•	Washer/Dryer/Kitchen Refrigerator for Silver Coverage	\$ 130
	Kitchen Exhaust Fan	•	•	•	•	Washer/Dryer (Per set)	\$ 85
	Oven/Range/Cooktop/Built-in Microwave Oven	•	•	•	•	Kitchen Refrigerator for Silver Coverage	\$ 55
	Trash Compactor	•	•	•	•	Additional Refrigerator/Freezer Units	\$ 55
PLUMBING	Built-in Jetted Bathtub Motor & Pump	•	•	•	•	Appliance Limit Upgrade	\$ 100
	Drain Line Stoppages	•	•	•	•	Water Softener/Reverse Osmosis Water Filtration System	\$ 75
	Garbage Disposal	•	•	•	•	Well Pump	\$ 100
	Instant Hot/Cold Water Dispenser	•	•	•	•	Booster Pump	\$ 75
	Plumbing Pipe Leaks (including polybutylene)	•	•	•	•	Enhanced Slab Leak Limit/ External Plumbing	\$ 100
	Recirculating Pump	•	•	•	•	Septic Tank Pumping/Septic System/Sewage Ejector Pump	\$ 75
	Sump Pump	•	•	•	•		
	Toilets	•	•	•	•		
	Water Heater	•	•	•	•		
	Water Pressure Regulator	•	•	•	•		
MISC	Central Vacuum	•	•	•	•		
	Garage Door Opener	•	•	•	•		
	Rekey Service		•	•	•		
GOLD/PLATINUM UPGRADES	Washer/Dryer/Kitchen Refrigerator		Option	•	•		
	Additional Appliance Components			•	•		
	Faucets • Showerheads • Shower Arms			•	•		
	Garage Door Opener Tune-up			•	•		
	Refrigerant Recapture, Reclaim, and Disposal			•	•		
	Code Upgrades • Permits • Haul Away • Cranes			•	•		
	Mismatched Systems • Improper Installation			•	•		
	Increased Coverage for Plumbing Items/ Stoppages Due to Roots				•		
	Increased Coverage for Manufacturer's Warranty				•		
	Modifications (with additional code upgrades)				•		
Increased Coverage for Zone Controls and Specific HVAC Systems				•			



SELLER'S COVERAGE

ONLY \$75

Not available for multi-unit or new construction properties.

Seller's Coverage is available only in conjunction with the purchase of Buyer's Coverage and has a maximum term of 180 days.



MULTI-UNITS and

NEW CONSTRUCTION

Plans Available





2-YEAR Plans Available!

For real estate transactions only



CALL 800.445.6999



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See plan for complete coverage and exclusion details.

FL 7.2 (12/2025)

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OLD REPUBLIC INSURANCE GROUP

(8/22/2025)