



# HOME WARRANTY OVERVIEW





## WHAT IS A HOME WARRANTY PLAN?

A home warranty is an annual service contract that covers the cost to repair or replace parts of home appliances and systems that break down over time.

An American Home Shield® home warranty can help make these inevitable breakdowns less stressful. As a member, you know your budget, your time and let's be honest, your sanity, are covered.



# HOW AN AMERICAN HOME SHIELD® HOME WARRANTY WORKS

## WHAT DOES A HOME WARRANTY COVER?

An American Home Shield home warranty plan covers the cost to repair or replace parts of over 20 of your home's major systems and appliances when they break down due to normal wear and tear.

If a covered system component or appliance breaks down, you simply request service online at [ahs.com](http://ahs.com) or by calling our toll-free number. We'll assign a qualified local contractor to diagnose your item and offer a solution. With several coverage options to choose from, we've made it simple to pick the plan that suits your family best. (See Coverage Chart in this guide for a listing of covered items.)

## HOME WARRANTY VS. HOME INSURANCE. WHAT'S THE DIFFERENCE?

A home warranty is not insurance. It's a plan to keep your covered systems and appliances working like they should. Homeowner's insurance protects against things that might happen — like fires, theft or natural disasters.

A home warranty often gets used more — in fact, **you're 28 times more likely to use it than insurance.** It helps protect your budget from the cost of repairing or replacing things you count on to keep your home running every day.

## HOW OFTEN CAN I USE IT?

Experience tells us our members make an average of two service calls a year. But there is no limit to the number of service calls you can make during your contract term.



**UP TO  
21  
ITEMS  
COVERED**



## HOW AND WHEN DO I PAY?

You can pay monthly (for no additional finance fee) or annually. You'll also pay a standard Trade Service Call Fee when you request service. Getting coverage is easy. We don't care how old your home systems and appliances are and we don't require maintenance records or home inspections.

## WHY AMERICAN HOME SHIELD?

American Home Shield founded the home warranty industry in 1971. Today, with 1.8 million members, we're America's most preferred home warranty. We also pay the most home warranty claims — more than \$2 billion over the past five years. And we have a nationwide network of 17,000 contractors. Why is that important? Because, it means they're likely in your area. So, when you need help, it's right around the corner.

## PEOPLE LIKE US, OFFICIALLY.

People across the country love the protection and convenience that American Home Shield home warranties provide. And our reviews, ratings and awards prove it.



★★★★★

"I have had AHS for almost 18 years. I love AHS. they listen. They're great. They're efficient. Kind. Friendly. Concerned. And dedicated to helping you the best they can. I've always been satisfied."

**Barbara M.**

# FIND A PLAN THAT'S RIGHT FOR YOU. WE'RE SUPER FLEXIBLE.

## SYSTEMS PLAN

11 CRITICAL HOME SYSTEMS



- Air Conditioning, including ductwork
- Electrical
- Heating, including ductwork
- Plumbing
- Water Heaters
- Central Vacuums
- Doorbells
- Garbage Disposals
- Instant Hot/Cold Water Dispensers
- Smoke Detectors
- Ceiling Fans

**BEST  
VALUE**

## COMBO PLAN

ALL 21 SYSTEMS AND APPLIANCES



- Air Conditioning, including ductwork
- Electrical
- Heating, including ductwork
- Plumbing
- Water Heaters
- Central Vacuums
- Doorbells
- Garbage Disposals
- Instant Hot/Cold Water Dispensers
- Smoke Detectors
- Ceiling Fans
- Clothes Washers
- Clothes Dryers
- Dishwashers
- Ranges/Ovens/Cooktops
- Refrigerators
- Built-in Food Centers
- Garage Door Openers
- Free-Standing Ice Makers
- Built-in Microwave Ovens
- Trash Compactors

## APPLIANCES PLAN

10 ESSENTIAL APPLIANCES



- Clothes Washers
- Clothes Dryers
- Dishwashers
- Ranges/Ovens/Cooktops
- Refrigerators
- Built-in Food Centers
- Garage Door Openers
- Free-Standing Ice Makers
- Built-in Microwave Ovens
- Trash Compactors

## OUR SHIELD ASSURANCES ARE COVERED IN EVERY PLAN.

When it comes to protecting members' homes, we prefer inclusions over exclusions. We cover what others don't:

- ✓ Older items, no matter their age
- ✓ Undetectable pre-existing conditions
- ✓ Items without maintenance records
- ✓ Breakdowns caused by lack of maintenance
- ✓ Improper installations, repairs or modifications
- ✓ Malfunctions due to sediment, rust or corrosion
- ✓ Removal of old, defective items
- ✓ Duplicates of the same item, like that extra fridge

## ADD-ON COVERAGE

American Home Shield also offers coverage for electronics,\* pools and spas, guest units under 750 sq. ft., and more that can be added to any plan for an additional cost.

## TRADE SERVICE CALL FEE (TSCF) OPTIONS:

As with most home warranty plans, you pay a standard Trade Service Call Fee when you request service — but with American Home Shield, you can choose from three TSCF options (\$75, \$100 or \$125) to help you manage your budget and out-of-pocket expenses.

We cover the repair or replacement of major components of many of your home systems and appliances, but not necessarily the entire system or appliance. For coverage details, limitations and exclusions, visit [ahs.com/home-warranty/whats-covered](https://ahs.com/home-warranty/whats-covered).

\*Electronics plan coverage is provided by a third party and is currently not available in the state of CA. Limitations and exclusions apply. Visit [ahs.com/electronics](https://ahs.com/electronics) for full coverage details.

# TOP REASONS TO CHOOSE AMERICAN HOME SHIELD

## WE COVER THINGS HOME INSURANCE DOESN'T

American Home Shield home warranty plans aren't insurance. We provide plans for people who have systems and appliances they'd like to keep in working order.

## OUR MEMBERS GET MORE

More coverage options and fewer exclusions on our comprehensive plans. From HVAC systems to kitchen appliances, our plans help protect components of up to 21 essential home systems and appliances from damage caused by everyday wear and tear.

## NO SYSTEM OR APPLIANCE IS TOO OLD

You can get protection regardless of the age or appearance of your covered items — no maintenance records or inspection required. Now those breakdowns are our problem, not yours.

## EVEN YOUR SATISFACTION IS COVERED

With our 30-day workmanship guarantee, if you have an issue with the repaired part or component, we'll send a contractor back out for free.

## AFTER MORE THAN 45 YEARS, WE'VE SEEN IT BEFORE.

As the industry founder, we know what it takes to protect your home.

## ADD-ON COVERAGE

We offer a range of add-on coverage, because the best plan is the one that's right for your clients.

- + The Electronics Plan\*
- + Well pump and septic system coverage
- + Pool/spa equipment coverage
- + Guest unit coverage
- + And more



## SPECIAL MEMBER OFFERS

American Home Shield members benefit from exclusive discounts on new appliances and special pricing on a variety of convenient home services.

- ✓ Rekey service
- ✓ Seasonal HVAC tune-ups\*\*
- ✓ Tech installation and setup†
- ✓ New appliance and air filter discounts
- ✓ And more



Limitations and exclusions apply. See plan for details.

\*Electronics plan coverage is provided by a third party and is currently not available in the state of CA. Limitations and exclusions apply. Visit [ahs.com/electronics](https://ahs.com/electronics) for full coverage details.

\*\*Seasonal HVAC Tune-ups are available seasonally (spring: A/C; fall: heating) for \$75 per unit. Not available in Hawaii.

†Tech installation and setup services are provided by HelloTech. Not available in all areas.

## MYACCOUNT

MyAccount gives you online, mobile-friendly access to your account anytime to make service requests, view coverage, manage payments, and edit preferences.

# GET THE HELP YOU NEED WHEN YOU NEED IT MOST.

**We'll repair or replace components of up to 21 of the home systems and appliances that keep your home running.**

- ✓ We pick up where homeowners insurance leaves off, covering items such as your components of your A/C system, refrigerator and more.
- ✓ Getting coverage is easy. We don't care how old your home systems and appliances are and we don't require maintenance records or home inspections.
- ✓ Service requests can be made 24/7.
- ✓ **More complete coverage:** You can now add electronics coverage to any of our plans.



## How To Request Service

- 1.** When a covered item breaks, just visit [ahs.com](https://www.ahs.com) or call **800.776.4663**. Pay your set Trade Service Call Fee when your request service.
- 2.** We'll assign a qualified local contractor from our network to diagnose your covered item and offer a solution.
- 3.** The contractor will set up an appointment time during normal business hours that works for you.
- 4.** You relax while the service contractor repairs or replaces your item or offers an alternative solution. It's that simple.

# WANT TO KNOW MORE?



## Here are some answers to common questions.

**Q: How do I know my service contractor is qualified?**

**A:** The licensed, independent contractors in our network are monitored and graded on their performance through our Customer Satisfaction Survey Program.

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

**A:** If your covered home system component or appliance can't be repaired, it will be replaced subject to the terms of your contract.

**Q: My home systems and appliances are old. Does that matter?**

**A:** No. The age of a home's system components and appliances is not a factor.

**Q: Will American Home Shield need to inspect my home systems and appliances before I purchase?**

**A:** No inspections are necessary to purchase an American Home Shield home warranty plan.

**Q: Is there a limit to the number of repairs during my contract term?**

**A:** American Home Shield allows an unlimited number of covered repairs during your contract term.

**Q: What out-of-pocket expenses will I have?**

**A:** In addition to your monthly or annual plan fee, for each service request, you will pay a Trade Service Call Fee. There may be additional costs associated with the repair or replacement of covered items. Details will be included in your contract.

**Q: What is a Trade Service Call Fee?**

**A:** You will pay a Trade Service Call Fee (TSCF) for each trade (electrical, plumbing, HVAC, appliance) requested to complete a service request. You can choose from three options of \$75, \$100 or \$125 when you purchase your plan. This flexibility allows you to choose a lower TSCF with a slightly higher plan cost, or a higher TSCF with a lower plan cost.





# BECOME A MEMBER TODAY.



**American Home Shield** <sup>®</sup>  
*Be sure with the Shield.<sup>®</sup>*

CALL **800.735.4663** VISIT **ahsbuyonline.com**

The AHS Home Warranty Plan covers the repair and replacement of the home system components and appliances specified as covered in the contract in the event such items malfunction during the term of the contract due to a cause specified as covered in the contract. To review a copy of the contract that details specific coverages, exclusions and limitations, please call AHS. Covers single-family homes under 5,000 sq. feet. The Trade Service Call Fee applies to the initial visit by a service contractor for each covered trade. This initial fee covers any additional service contractor visits required for the same breakdown within 60 days of the original service date. Additional charges may apply for some repairs and replacements. AHS may offer you cash in lieu of repair or replacement in the amount of AHS' expected cost to repair or replace an item, which in most cases may be less than retail cost. When making replacements, AHS will install system components and appliances with similar features, capacity and efficiency but not necessarily the same dimension, color or brand. Items not designated by the manufacturer for residential use are not covered. Refer to contract for state-specific cancellation provisions. Not valid in conjunction with a real estate transaction or current AHS contract renewal.

The HomeWarrantyReviews.com awards recognize the home warranty company with the best all-around performance, highest customer satisfaction and best repair service in the industry and are based on reviews from homeowners. For more information on the Top Rated award and Best In Service award, visit [homewarrantyreviews.com/awards](http://homewarrantyreviews.com/awards)

The Women's Choice Award is based on a 2013 nationwide survey of women. For information on the Women's Choice Award, visit [womenschoiceaward.com/best-home/warranty-providers/](http://womenschoiceaward.com/best-home/warranty-providers/)