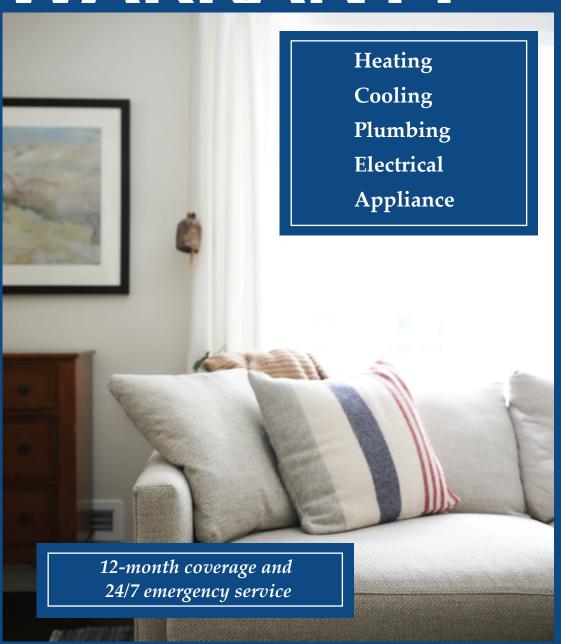


A.B. May LENDER HOME WARRANTY



Schedule Service: 913.383.2222

Home Warranty Specialist: 816.763.3330

hw.abmay.com



WAY TO INVEST IN YOUR HOME!

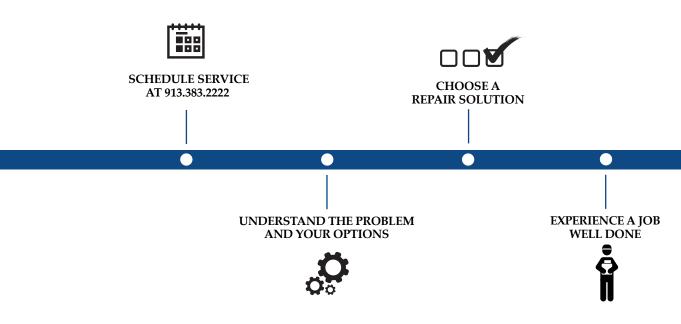
Adding a home warranty to your refinancing package is a great decision that can save you time, stress, and money as a homeowner. Please take a few minutes to understand all an A.B. May Home Warranty has to offer.

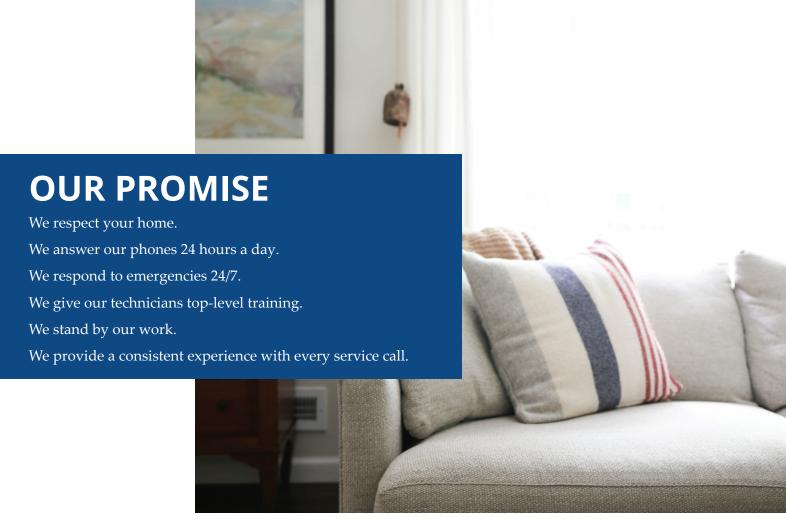
We know things tend to break at the worst times. Whenever a problem pops up, you can feel confident because you already have a plan for how to get things working again. Just call A.B. May. We understand the challenges homeowners face, and we work hard to make it easy for you to do business with us.

YOUR A.B. MAY HOME WARRANTY

Your home systems work hard every day, and we are here to keep them running. An A.B. May Home Warranty covers parts and labor for hundreds of household repairs due to normal wear and tear. If we can't fix it, we'll replace it for you with a standard, builder-grade product or offer you a check. You can count on consistent service from start to finish with A.B. May.

Home warranties can be complicated to understand, so take the time to read this carefully. If you have questions, please give our home warranty specialists a call at 816.763.3330.





In the last year, A.B. May has tackled nearly 60,000 covered repairs for things like:

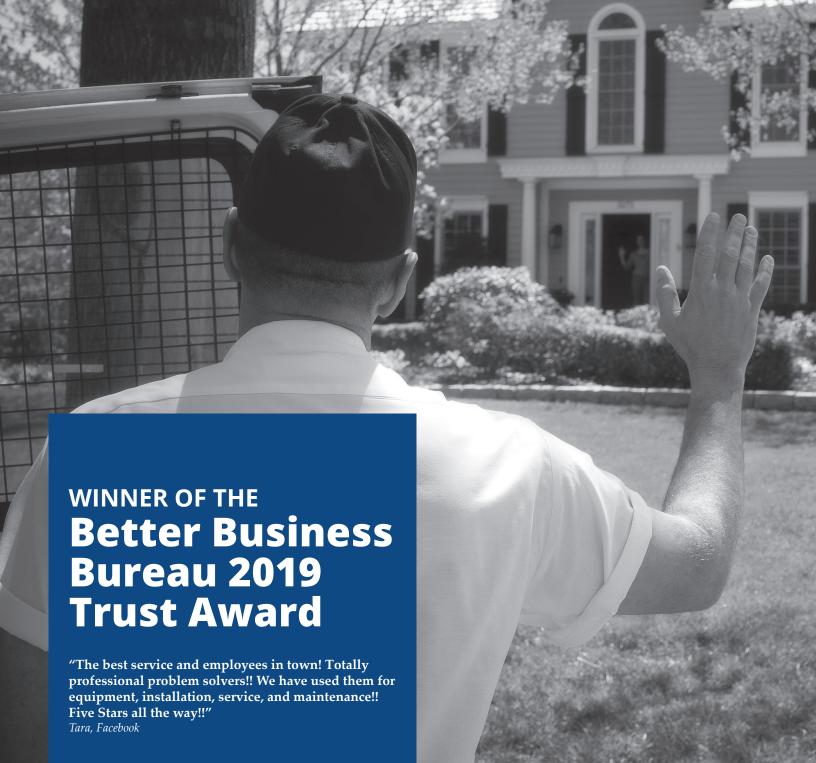
- Dripping faucets
- Running toilets
- Broken air conditioners
- Slow drains
- Failed sump pumps
- Bad blower motors
- Faulty water heaters

- Clogged garbage disposals
- Dishwashers that don't drain
- Backed up sewers
- Faulty outlets
- Non-working thermostats
- Leaking showerheads
- Inoperable ceiling fans

66

Service is always excellent! So thankful to have my home warranty with this company. Angela, Google Reviews

99



"We have worked with A.B. May exclusively since purchasing our home and have the home warranty they offer. Our experiences have always been fantastic. And as a mom of a toddler, the reminders we receive via email and the post help me stay on top of our regular maintenance and keeps our HVAC system working its best! I would recommend them to anyone!"

Kathryn, Better Business Bureau

"I would recommend A.B. May to any of my friends. Great Service..... Great Employees..... Great Product. Everyone on their team is knowledgeable, helpful and wonderful to work with."

Sara, Facebook







YOUR HOME WARRANTY INCLUDES...

- 24-Hour Emergency Response*
- Heating and Cooling
- Member discount on heating and cooling maintenance
- Electrical
- Plumbing
- Appliance**
- Sewer and Drain Clearing
- 12 Months of Coverage
- 15% member discount on non-covered repairs or services

C-187/-

Silver and Gold Plans

- \$75 or \$100 service fee per trade service call (depending on your Home Warranty plan)
- Up to \$2,000 of repairs are covered per trade service call
- Silver plans start at \$364
- Gold plans start at \$454

HOW YOUR WARRANTY WORKS...

- Call A.B. May at 913.383.2222 whenever you have a problem. We will help you determine which trade technician you need and schedule a convenient service window with you.
- Before we send a technician to your home, we will call to confirm you will be there.
- We will explain the problem and your options for repair. Your service fee covers hundreds of common repairs. If a repair is not included in your service plan, we give upfront, flat-rate pricing that includes a 15% member discount.
- You can choose the best repair solution for your home.
- We will never begin work without your approval.
- Payment is due at the time of completion.





Your home systems work hard every day, and we are here to keep them running. A home warranty covers repairs due to normal wear and tear. While your heating, cooling, plumbing, and electrical systems are included in this warranty, some specific conditions or items within those systems may not be. Limits and exclusions are communicated throughout the brochure.

This warranty is designed to complement your homeowners insurance.

^{**}Available with Home Warranty Gold Plans



- **Heating repairs** (furnaces, gas and electric forced air, floor furnaces, heat pumps, and PTAC units)
- Cooling repairs (air conditioners, heat pumps, air handlers, mini-splits, geothermals, and PTAC units)
- No age or size limitations for initial home warranty term After the initial warranty term, compressors, coils, and heat exchangers are excluded on heating and cooling systems 15 years or older and out of warranty.
- Refrigerant*
- Thermostats
- Humidifiers (excludes steam)
- Diagnostic testing
- Refrigerant leak tests

*Due to the EPA phaseout, this service plan does not include R-22 refrigerant.

ADDITIONAL COVERAGE REQUIRED (See p. 13)

- Additional Heating and Cooling Systems (Two systems in the home are included.)
- **Boilers** (Boilers often take more time to service.)
 - *Includes*: thermostats, flue dampers, transformer pilots, thermocouples, pilot safeties, sight glasses, gas valves, electronic ignitors
 - Excludes: piping, radiators, couplers, pumps, gauges, expansion tanks, bleeder valves, pressure relief valves

OPTIONAL COVERAGE (See p.13)

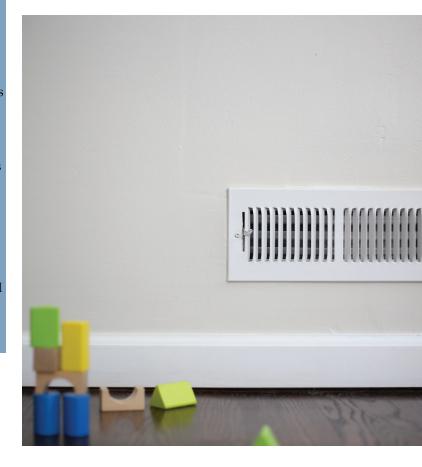
Zone controls, electronic air cleaners, ultraviolet germicidal lights (includes 1 bulb per year)

PARTS UNAVAILABLE

We will offer credit (based on our repair costs) in lieu of repair if the parts are unavailable through our standard purchasing channels. Not Included: excluded items*, code violations, cost to access, use of crane/lifting equipment, missing parts, incorrect installations, improperly-sized systems, duct cleaning, water damage caused by part failures, damage caused by condensation or condensate drain line leaks, boiler leaks, secondary drain pans, evaporator coil cleaning and blower wheel cleaning, pumps and pump components for geothermal and/or water source heat pumps, chillers, gravity furnaces, heating/water heater combo units, steam humidifiers

We Do Not Service: alternative refrigerant use, well pumps, fuel storage tanks, insulation, cosmetic defects, rust or corrosion, asbestos, silica, bacteria growth, lead, outside or underground piping and components for geothermal and/or water source heat pumps, fireplace, window units, gas air conditioners, wall mounted heaters, room heaters, oil heating unit, wood heating units, portable units, and pellet, cable heat, or under-floor radiant heat systems

* See general exclusions on p. 11.





Coverage is provided to the following electrical components that are attached to the main house structure (inside or out) and are up to code:

- Electrical panels and subpanels
- Electrical wiring
- Standard circuit breakers
- Arc-fault breaker troubleshooting (up to 2 hours)
- Electrical outlets
- GFCI outlets
- AFCI and GFCI breaker replacement
- Switches
- Ceiling fans
- Hardwired doorbells
- Central vacuums (motor only)
- Junction boxes
- Whole house fans

Arc-fault breakers are designed to detect tiny electrical arcs to prevent future failure. Unfortunately, these highly-sensitive breakers can also trip from incompatible devices and everyday electrical activity. Your home warranty covers the breaker itself and up to 2 hours of troubleshooting from a licensed electrician.



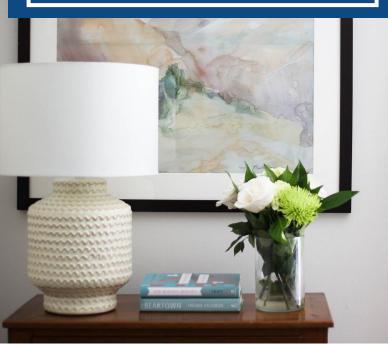
Not Included - Conditions: excluded items*, items damaged by abuse, neglect, or improper use; hazardous/toxic materials, inadequate wiring capacity, branch circuit aluminum wiring, fuse panels, electrical service upgrades, missing parts, power surges, overloads, water damage/ corrosion, low voltage relay systems, knob-and-tube wiring, additional charge for access over 15 feet, ground settling, code violations

Not Included - Items: generators, light bulbs, batteries, light fixtures, exhaust fans, radon remediation, ballasts, smoke detectors & fire alarms, powered attic ventilaters, detached garages or other structures on the property, timers, expansion sleeves, under-floor radiant heat systems, electrical components on detached structures

We Do Not Service: WiFi/connectivity, security alarms, intercom systems, audio systems, remote controls, garage doors and openers, batteryoperated doorbells

* See general exclusions on p. 11.

We comply with the National Electrical Code (NEC) for minimum safety standards on electrical wiring and equipment. Your city may require additional standards.







DRAINS

- **Drain stoppages, leaks, or breaks** within the foundation walls
- **Sewer line stoppages** will be augered to the property line or up to 100 feet outside foundation wall, whichever is shorter.

Not Included: code violations, exterior drains, gutters, foundation drains, cracked or broken lines outside the home foundation walls, cost to access

WATER HEATER

- First water heater system (Additional water heaters require add-on coverage. Optional coverage is available for tankless or power vent water heaters.)
- Residential standard electric or gas tank systems
- If we can't repair your water heater, we will replace it with a standard 40,000 BTU, up to 50-gallon tank, 6-year warranty unit.

Not Included: code violations, water heater maintenance, holding or storage tanks, solar water heater components, thermostatic mixing valves, heating/water heater combination units, recirculation lines or pumps

LAUNDRY BOX

PRESSURE REGULATOR (if present)



TUB AND SHOWER

- Valves
- Tub spouts
- Showerheads
- Built-in whirlpool motors and pump assemblies only
- Drains
- Diverters

Not Included: code violations, cracked or broken tubs or showers, shower enclosures, base pans, hand-held showerheads

FAUCETS

- All faucets*
- Instant hot faucets
- Water purifier faucets
- Over-the-stove pot fillers (repair only)
- Hose bibbs

*If we can't repair your faucet, you have 3 options included with your service fee: 1. replace it with a standard, builder-grade faucet 2. replace it with an upgraded option (extra expense) 3. install your pre-purchased faucet.

TOILETS

- Stoppages (no 30-day warranty)
- Toilet seats
- If a toilet is non-repairable due to unavailable parts or age, we will replace it with a standard, buildergrade model.

Not Included: code violations, damaged or cracked porcelain, macerating toilets, bidets, stoppages caused by objects other than natural waste and toilet paper

SUMP PUMP

• Properly installed pumps and piping

Not Included: code violations, buried lines, batteries, anything more than 2 feet outside the foundation, improperly installed pumps and piping

PIPES

- Properly installed interior water and drain pipes
- Water service lines (to the property line). *Available only through initial home warranty term.*
- Grey poly tubing (restricted to \$500 coverage)

Not Included: code violations, poor water pressure or rust in water with original galvanized piping, frozen pipes, pipes damaged from freezing temperatures, subsequent leaks, or damage on systems not up to code, improperly installed pipes, curb stops, removing and replacing water service meter

GARBAGE DISPOSAL (FIRST SYSTEM)

- Stoppages
- If we are unable to repair it, we will replace it with a standard builder-grade model.

Not Included: For hardwired disposals, a new dedicated outlet is recommended but not included

GAS LINES

• Repairs inside foundation walls up to the gas shut off valve on the fireplace

Not Included: code violations, exterior gas lines, fireplace systems

ADDITIONAL COVERAGE REQUIRED (See p. 13)

• Additional water heaters

OPTIONAL COVERAGE (See p.13)

(EXCLUDES MAINTENANCE AND BATTERIES)

- Water softeners
- Tankless or power vent water heaters
- Sewage ejectors
- Back up sump pumps (excludes batteries)
- Septic tank inlet/outlet tees and pumping (once per year as necessary). Excludes distributing boxes, access, drain field lines, and pumps within the tank.
- Swimming pools/spas/hot tubs (pumps and motors only) Excludes heaters, structural defects, liners, lighting systems, cleaning equipment, removable items, underground electrical, plumbing, and gas lines

Additional Plumbing Not Included: excluded items*, code violations, cost to locate, access (including removal of toilet), install (including removal of concrete), or bring to code; permanently installed fixtures including but not limited to cracked or broken ceramic, porcelain, fiberglass, simulated marble, granite, tubs, sinks, tile walls, floors, subflooring; code violations, improper installation, missing parts (including missing items or equipment), water pressure, water quality, water color, purity, rust, mineral deposits, yard hydrants, damage caused by sewer backup, mold, fungus, chemicals, noises or odors, contractor/customer damage, water recirculating systems, water purification systems, systems that are not up to code

We Do Not Service: lift stations, sprinkler systems, caulking/grouting, fire suppression systems

* See general exclusions on p. 11.

If an included item is irreparable, we will replace it with a standard, builder-grade model that comes with a one-year warranty. Upgrades are available at your expense. If a builder-grade unit is unavailable, an automatic upgrade will apply. We cannot guarantee matching finish or brand.

If water pressure reading exceeds 80 psi, we will make any agreedupon repairs without a 30-day warranty. A pressure reducing valve is recommended but not included in your warranty.



Repairs to the following appliances are covered (one of each in the main kitchen):

- Dishwashers
- · Ranges, range hoods, and downdrafts
- Microwave ovens (built-in only)
 - Timers and clocks on built-in microwaves, ovens, and ranges are included in the warranty.
- Cooktops, ovens, and warming drawers
- Trash compactors

OPTIONAL REPAIR COVERAGE (See p.13)

FOR THE FOLLOWING APPLIANCES:

- · Washing machines
- Clothes dryers
- Refrigerators
- Freestanding freezers
- Freestanding appliance package: includes (1 each) washer, dryer, refrigerator
- 2nd kitchen package: includes (1 each) dishwasher, range or oven/cooktop, built-in microwave
- Additional appliance options on p. 13

PARTS UNAVAILABLE

We will offer a check or credit in lieu of repair if the parts are unavailable through our standard purchasing channels. The check/credit amount will be based on our repair costs.

PAYMENT OPTION

Sometimes it doesn't make sense to repair an appliance that's close to the end of its useful life. Instead of completing the repair, you can request a check based on the cost of the part. This payment option is also offered if the model or serial number cannot be read.

If the parts needed for repair are available through our standard purchasing channels and we are unable to fix the appliance after several attempts, we will issue a check or credit in the amount of a standard, builder-grade make and model.

A combination appliance will not be condemned if the failure of one component does not affect the operation of the remaining appliances within the unit.

Once a check is issued, that specific appliance (or appliance function when applicable) is no longer covered.

Not Included: excluded items**, items damaged by negligence, abuse, or improper use, appliance failures from rust, corrosion, or mineral build up, cosmetic defects, missing or removable parts including detachable accessories to any covered item, trays, rollers, racks, shelves, drawers, lights (including sockets), switches if it doesn't affect functionality of unit, trim kits, vents, filters, flues, lock and key assemblies, computerized or internet-related features, wine chillers, freestanding ice makers, installation fees

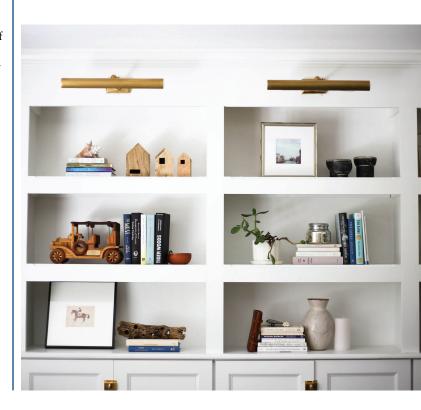
** See general exclusions on p. 11.





- We are not responsible for any covered item or component not operating normally on the first day of the term of this warranty, code violations, or design limitations. We will upgrade to code at your expense when completing an authorized repair.
- This warranty does not cover:
 - The expense to gain access or the expense to repair the damage necessary in order to gain access such as but not limited to landscaping, paving, concrete, sheetrock, paint, wallpaper, flooring, carpet, ceramic tile, bathtubs, or shower enclosures.
 - The cost of acquiring necessary work permits.
 - The cost to install customer-supplied fixtures.
- We are not responsible for concealed/camouflaged damage, contractor or customer damage, improper installation, over/ undersized or mismatched equipment, and damage due to abuse, misuse, or neglect (including coil and blower cleaning).
- This warranty does not include cosmetic defects, missing parts, detachable accessories, batteries, light bulbs, grout, caulking, cracked or broken tubs, toilets, showers, sinks, tile, floors, subflooring, or light fixtures.
- This warranty does not include damage to any item as a result of fire, smoke, water, weather events, earthquakes, ground settling, theft, war, vandalism, riots, hazardous materials, rust, corrosion, power surges, power failures, acts of God, or pest/pet damage.
- We are not liable for property damage or personal injury that results either from the failure of any component, system, or appliance or from our delay or failure to provide service due to conditions beyond our control such as unavailability of materials or labor difficulties.
- We are not responsible for foundation and building structure repairs, wells, and cisterns.
- We are not responsible for odors, noises, inadequate airflow, mold, fungus, chemicals, asbestos, silica, lead, or the treatment for wood infestation or other insects.
- Repair of damage resulting from alterations or additions made to the property is not included in this warranty.
- This warranty does not include computerized, WiFi, or internetrelated features.

- This warranty applies only to single-family residences including condos, townhouses, duplexes, triplexes, and fourplexes. It does not cover mobile homes. Outbuildings, detached garages, and other structures on the property are not included in this warranty.
- We must be notified during the warranty term in order for an item to be repaired under this warranty.
- We base replacement items and credits on builder-standard grade makes and models. We are not responsible for matching color, finish, or brand.
- We will not be responsible for replacing combination appliances when the failure of one component does not affect the operation of the remaining appliances within the unit.
- We will not reimburse other vendors for service performed without our prior approval.
- Flue inspections will be limited to three feet or the distance from the unit to the first entry point (i.e. wall, ceiling, etc.), whichever is shorter.



HOME WARRANTY PLAN COMPARISON

	Systems and Appliances	SILVER		GOLD	
	Price	\$399	\$364	\$489	\$454
	Service fee	\$75	\$100	\$75	\$100
	Discount on non-covered services	15%	15%	15%	15%
HEATING AND COOLING	Term of coverage	12 months	12 months	12 months	12 months
	Heating (up to 2 systems)	•	•	•	•
	Cooling (up to 2 systems)	•	•	•	•
	Thermostats	•	•	•	•
	Humidifiers	•	•	•	•
	Refrigerant	•	•	•	•
	Drain stoppages	•	•	•	•
	Water heater (first system)	•	•	•	•
	Laundry box and hoses	•	•	•	•
	Pressure regulators	•	•	•	•
	Faucets	•	•	•	•
PLUMBING	Showerheads	•	•	•	•
	Whirlpool motors and pump assemblies	•	•	•	•
	Toilets	•	•	•	•
	Sump pumps	•	•	•	•
	Water service lines	•	•	•	•
	Pipes	•	•	•	•
	Garbage disposal (first system)	•	•	•	•
	Gas lines	•	•	•	•
ELECTRICAL	Electrical panels, wiring, breakers, fuses	•	•	•	•
	Electrical outlets, GFI outlets, switches	•	•	•	•
	Ceiling fans, whole house fans	•	•	•	•
	Hardwired doorbells	•	•	•	•
	Central vacuums (motor only)	•	•	•	•
APPLIANCE	Dishwashers			•	•
	Ranges, range hoods, and downdrafts			•	•
	Microwave ovens (built-in only)			•	•
A	Ovens			•	•

Optional additional coverage: zone controls, electronic air cleaners, freestanding appliance package (includes one of each - washer, dryer, refrigerator), second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave), add-on appliances (each appliance - washer dryer, refrigerator, range, dishwasher, built-in microwave, disposal, freestanding freezer), septic tanks, sewager ejectors, water softeners, backup sump pumps (excludes batteries), tankless or power vented water heaters, swimming pools (pump and motor only), swimming pools with built-in spas (sharing common equipment - pump and motor only), exterior hot tubs, duplex, triplex, fourplex, single family two-year agreement.

See next page for more information on pricing.

CALCULATE YOUR PRICE

Register your A.B. May Lender Home Warranty online at hw.abmay.com

HOME WARRANTY PLANS: Silver (appliance not included, \$100 service fee) \$399.00 \$399.0			
Silver (appliance not included, \$75 service fee) Gold (appliance included, \$100 service fee) S489.00 REQUIRED ADDITIONAL COVERAGE: Additional heating & cooling system (after second) Additional water heaters (after first) Boiler OPTIONAL ADDITIONAL COVERAGE: Zone controls Electronic air cleaner Septic tank Sevager ejector Septic tank Studional water softener Backup sump pump (excludes batteries) Backup sump pump (excludes batteries) Tankless or power vented water heater Swimming pool (pump and motor only) Swimming pool with built-in spa (skaring common equipment - pump and motor only) Exterior hot tub Duplex (Gold, \$75 service fee option. Call for additional pricing options.) Triplex (Gold, \$75 service fee option. Call for additional pricing options.) Single family two-year agreement (Gold only, \$75 service fee.) OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - vassher, dryer, refrigerator) silonosal freestanding freezer) \$82.00 \$171.00 Second kitchen package (includes one of each - vassher, dryer, refrigerator, range, dishouscher, trash compactor, built-in microwave) Add-on appliances (cach appliance - wassher, dryer, refrigerator, range, dishouscher, trash compactor, built-in microwave) Add-on appliances (cach appliance - wassher, dryer, refrigerator, range, dishouscher, trash compactor, built-in microwave, disposal, freestanding freezer)	HOME WARRANTY PLANS:		
Gold (appliance included, \$100 service fee) \$489.00 REQUIRED ADDITIONAL COVERAGE: Additional heating & cooling system (after second) \$104.00 Additional water heaters (after first) \$82.00 Boiler \$595.00 OPTIONAL ADDITIONAL COVERAGE: Zone controls \$200.00 Electronic air cleaner \$52.00 Septic tank \$105.00 Sewager ejector \$138.00 Water softener \$105.00 Backup sump pump (excludes batteries) \$82.00 Backup sump pump (excludes batteries) \$82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) \$230.00 Exterior hot tub \$137.00 Duplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, drayer, refrigerator) built-in microwave) \$171.00 Second kitchen package (includes one of each - dushrvasher, range or cooktop, built-in microwave) \$171.00 nicrowave, disposal, freestanding freezer)	Silver (appliance not included, \$100 service fee)	\$364.00	
REQUIRED ADDITIONAL COVERAGE: Additional heating & cooling system (after second) Additional water heaters (after first) Boiler OPTIONAL ADDITIONAL COVERAGE: Zone controls Electronic air cleaner Second Sewager ejector Water softener Backup sump pump (excludes batteries) Tankless or power vented water heater Swimming pool (pump and motor only) Swimming pool with built-in spa (sharing common equipment - pump and motor only) Exterior hot tub Duplex (Cold, \$75 service fee option. Call for additional pricing options.) Triplex Gold, \$75 service fee option. Call for additional pricing options.) Single family two-year agreement (Gold only, \$75 service fee.) OPTIONAL APPLIANCE COVERAGE ### Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer) **Second kitchen package (includes one of each - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave) ###################################	Silver (appliance not included, \$75 service fee)	\$399.00	
REQUIRED ADDITIONAL COVERAGE: Additional heating & cooling system (after second) Additional water heaters (after first) S82.00 Boiler S95.00 OPTIONAL ADDITIONAL COVERAGE: Zone controls Electronic air cleaner S20.00 Septic tank S105.00 Sevager ejector \$138.00 Water softener \$105.00 Backup sump pump (excludes batteries) S82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) Swimming pool with built-in spa (sharing common equipment - pump and motor only) Exterior hot tub Duplex (Gold, \$75 service fee option. Call for additional pricing options.) Triplex (Gold, \$75 service fee option. Call for additional pricing options.) Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) Single family two-year agreement (Gold only, \$75 service fee.) OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) Second kitchen package (includes one of each - washer, range or cooktop, built-in microwave) Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishtwasher, trash compactor, built-in microwave) \$82.00 Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) \$82.00 Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) Add-on appliances (ach appliance - washer, dryer, refrigerator, range, dishtwasher, trash compactor, built-in microwave)	Gold (appliance included, \$100 service fee)	\$454.00	
Additional heating & cooling system (after second) Additional water heaters (after first) Boiler Second	Gold (appliance included, \$75 service fee)	\$489.00	
Second Additional water heaters (after first) Second Boiler Sept.00	REQUIRED ADDITIONAL COVERAGE:		
Boiler \$95.00 OPTIONAL ADDITIONAL COVERAGE: Zone controls \$200.00 Electronic air cleaner \$552.00 Septic tank \$105.00 Sewager ejector \$138.00 Water softener \$105.00 Backup sump pump (excludes batteries) \$82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) \$230.00 Swimming pool with built-in spa (sharing common equipment - pump and motor only) \$250.00 Exterior hot tub \$137.00 Duplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Triplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) \$171.00 Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) \$171.00 Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave) \$171.00	Additional heating & cooling system (after second)	\$104.00	
Zone controls	Additional water heaters (after first)	\$82.00	
Electronic air cleaner \$52.00 Septic tank \$105.00 Sewager ejector \$138.00 Water softener \$105.00 Backup sump pump (excludes batteries) \$82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) \$230.00 Swimming pool (pump and motor only) \$230.00 Swimming pool with built-in spa (sharing common equipment - pump and motor only) \$250.00 Exterior hot tub \$137.00 Duplex (Gold, \$75 service fee option. Call for additional pricing options.) \$884.00 Triplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) \$171.00 Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) \$171.00 Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)	Boiler	\$95.00	
Electronic air cleaner \$52.00 Septic tank \$105.00 Sewager ejector \$138.00 Water softener \$105.00 Backup sump pump (excludes batteries) \$82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) \$230.00 Swimming pool with built-in spa (sharing common equipment - pump and motor only) \$250.00 Exterior hot tub \$137.00 Duplex (Gold, \$75 service fee option. Call for additional pricing options.) \$884.00 Triplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) \$171.00 Second kitchen package (includes one of each - dishwasher, trange or cooktop, built-in microwave) \$171.00 Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)	OPTIONAL ADDITIONAL COVERAGE:		
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Sewager ejector \$138.00 Water softener \$105.00 Backup sump pump (excludes batteries) \$82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) \$230.00 Swimming pool with built-in spa (sharing common equipment - pump and motor only) \$250.00 Exterior hot tub \$137.00 Duplex (Gold, \$75 service fee option. Call for additional pricing options.) \$884.00 Triplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) \$171.00 Second kitchen package (includes one of each - dishtwasher, range or cooktop, built-in microwave) \$171.00 Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)	Electronic air cleaner	\$52.00	
Water softener\$105.00Backup sump pump (excludes batteries)\$82.00Tankless or power vented water heater\$105.00Swimming pool (pump and motor only)\$230.00Swimming pool with built-in spa (sharing common equipment - pump and motor only)\$250.00Exterior hot tub\$137.00Duplex (Gold, \$75 service fee option. Call for additional pricing options.)\$884.00Triplex (Gold, \$75 service fee option. Call for additional pricing options.)\$1254.00Fourplex (Gold, \$75 service fee option. Call for additional pricing options.)\$1675.00Single family two-year agreement (Gold only, \$75 service fee.)\$899.00OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY):Freestanding appliance package (includes one of each - washer, dryer, refrigerator)\$171.00Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave)\$171.00Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)\$82.00	Septic tank	\$105.00	
Backup sump pump (excludes batteries) \$82.00 Tankless or power vented water heater \$105.00 Swimming pool (pump and motor only) \$230.00 Swimming pool with built-in spa (sharing common equipment - pump and motor only) \$250.00 Exterior hot tub \$137.00 Duplex (Gold, \$75 service fee option. Call for additional pricing options.) \$884.00 Triplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) \$171.00 Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) \$171.00 Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)	Sewager ejector	\$138.00	
Tankless or power vented water heater Summing pool (pump and motor only) Swimming pool with built-in spa (sharing common equipment - pump and motor only) Exterior hot tub Duplex (Gold, \$75 service fee option. Call for additional pricing options.) Triplex (Gold, \$75 service fee option. Call for additional pricing options.) Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) Single family two-year agreement (Gold only, \$75 service fee.) OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)	Water softener	\$105.00	
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Exterior hot tub Duplex (Gold, \$75 service fee option. Call for additional pricing options.) Triplex (Gold, \$75 service fee option. Call for additional pricing options.) Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1254.00 Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) \$1675.00 Single family two-year agreement (Gold only, \$75 service fee.) \$899.00 OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) \$171.00 Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) \$171.00 Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer)	Swimming pool (pump and motor only)	\$230.00	
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Triplex (Gold, \$75 service fee option. Call for additional pricing options.) Fourplex (Gold, \$75 service fee option. Call for additional pricing options.) Single family two-year agreement (Gold only, \$75 service fee.) OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer) \$82.00	Exterior hot tub	\$137.00	
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OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY): Freestanding appliance package (includes one of each - washer, dryer, refrigerator) Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer) \$82.00	Fourplex (Gold, \$75 service fee option. Call for additional pricing options.)	\$1675.00	
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Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave) Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer) \$82.00	OPTIONAL APPLIANCE COVERAGE (HOME WARRANTY GOLD ONLY):		
Add-on appliances (each appliance - washer, dryer, refrigerator, range, dishwasher, trash compactor, built-in microwave, disposal, freestanding freezer) \$82.00	Freestanding appliance package (includes one of each - washer, dryer, refrigerator)	\$171.00	
microwave, disposal, freestanding freezer)	Second kitchen package (includes one of each - dishwasher, range or cooktop, built-in microwave)	\$171.00	
TOTAL AMOUNT DUE:		\$82.00	
	TOTAL AMO	DUNT DUE:	

We realize that every home is unique, and we will work with you to find the right coverage options for your home. Give our home warranty specialists a call at 816.763.3330 for help calculating your price or more information.

TERMS AND CONDITIONS

This warranty is between only the homeowner (referred to as "you") of the property shown on the warranty confirmation and A.B. May (referred to as "we").

This warranty covers only the systems and appliances noted on the warranty confirmation and located on the covered property. We will repair, replace, or make a reasonable allowance towards replacement at our discretion any covered item in normal operating condition on the first date of the term of this warranty. We and other companies under our direction will provide services for coverage outlined in this warranty. All covered items are subject to these terms and conditions.

TERM

Coverage is effective on the date of closing, subject to receipt of payment, and will remain in effect for 12 months. We reserve the right to inspect the covered property and all covered appliances and systems before issuing this warranty.

PRICE

The base price for this warranty is \$364 for Home Warranty Silver and \$454 for Home Warranty Gold. Payment, including required additional coverage and any optional coverage selected on the warranty confirmation, is due and payable at closing. It must be received by us within 14 days. Your payment signals the acceptance of the terms of this warranty. Failure to make payment on time will result in suspension of service. See p. 13.

REQUIRED COVERAGE

Additional coverage is required for homes that have a boiler, more than one water heater, or more than two heating and cooling systems. Required coverage fees are due and payable at closing. Service to any heating and cooling system and/or water heater will not be covered without the additional required coverage. *See p.13*.

SERVICE TIME

We will respond during normal business hours. It is your responsibility to provide access to the covered property for repairs during normal business hours. If you request service after hours, an additional after-hours service fee of \$50 will be charged.

EMERGENCY RESPONSE

For emergency service, we will respond within 24 hours of notification. We define emergency as the failure of a covered item which may cause personal injury or substantial damage to property if not addressed within 24 hours of notification.

SERVICE FEE

A service fee of \$75 or \$100, depending on your plan, will be charged for each trade service call. A trade service call is determined by the type of technician (heating, cooling, plumbing, electrical, appliance) who diagnoses and completes the repair. Service calls for different trades cannot be combined into one call or service fee.

We will guarantee repairs performed under this warranty for 30 days. Exclusions are outlined in this brochure and in writing at the time of repair. We will charge \$25 for any returned check or insufficient bank account debit. **Note to Kansas residents: Tax will be added to appliance service calls.**

LIMITATIONS OF LIABILITY

- Our obligation is only to you and is limited to the terms defined in this brochure.
- Maximum coverage under this warranty is \$2,000 per trade service call.
- Due to the EPA phaseout of R-22 refrigerant, it will no longer be included in this warranty.
- \$500 maximum for grey polybutylene pipe.
- We will not be liable for damage from condensation leaks, frozen pipes, or drains.
- We will not be liable for consequential damages.

THIS WARRANTY IS NOT A CONTRACT OF INSURANCE

RENEWAL AND TRANSFER

At our sole discretion and option, you may renew this warranty monthly at the end of your initial term. Renewal warranties continue monthly upon payment at the current renewal rate. You will be notified of any price or term changes 30 days before your renewal, and you will have the opportunity to opt out before your renewal is processed.

If the covered property is sold during the terms of the warranty, you may transfer the warranty to the new home buyer (transferee).

TERMS AND CONDITIONS

(Continued)

Only covered items included in the home sale will continue to be covered. For a transfer to be effective, the transferee must notify us in writing of the sale and provide the transferee's contact information by emailing homewarranty@abmay.com within 30 days of closing on the covered property.

We reserve the right to inspect the covered property and all covered appliances and systems before renewing or transferring the warranty.

DISCOUNTS ON NON-COVERED ITEMS

A 15% member discount on non-covered repairs is included in your home warranty. The price quoted at the time of service will reflect this discount. For new equipment and sewer replacement, other promotions and discounts may apply.

TERMINATION

We may terminate this warranty without notice:

- If you fail to pay service call fees.
- In the event of fraud or misrepresentation by you of any fact or circumstance relating to the appliance, electrical, or mechanical systems.
- If the safety or comfort of our technicians is compromised in any way at the covered property. Upon such termination, we will refund the prorated amount of the price you paid for any time left on the term of the contract.

TERMINATION FOR NON-PAYMENT

If you fail to make any payment as required by this warranty, we may terminate the warranty without notice. You acknowledge that all services have been provided under the warranty at a discount and agree that you will be responsible for the full price of all services provided to date at the current rate for like services not provided under a warranty. We will bill you for those services, and payment will be due and payable upon receipt. If this warranty is referred for collection or legal action, you agree to pay us all interest, costs, and expenses including reasonable attorney's fees that we incur.

MODIFICATIONS

We may update the terms of this home warranty from time to time, and we will post the newest version of our brochure on our website with the date published on the final page. We will notify you directly with any material changes to your home warranty. If at any time you do not agree to the changed terms, you may cancel. By making payment, you signal acceptance of the terms of this home warranty.

PRIVACY

A.B. May respects your privacy and wants to let you know that we may use your information in an aggregated manner with your personally identifiable information removed for marketing and other similar uses.

LEGAL MATTERS

The laws of the state where the covered property is located govern the interpretation of this warranty and all other claims.

Each party waives its right to a jury trial in any court action arising among the parties under this warranty or otherwise related to this warranty, whether made by claim, counterclaim, third party claim, or otherwise.

Any proceedings to resolve or litigate any dispute in any forum will be conducted solely on an individual basis. Neither you nor we will seek to have any dispute heard as a class action, private attorney general action, or in any other proceeding in which either party acts or proposes to act in a representative capacity. All disputes must first be submitted to the other party as a formal, written complaint. This can be emailed to resolution@abmay.com with the subject line: Formal Dispute.

SEVERABILITY AND WAIVER

If any part of this warranty is declared invalid, unenforceable or impaired in any way, the validity of the remaining portions will remain in effect as if the warranty had been executed without the invalid portion. The waiver of a breach of any term or condition of this warranty does not constitute the waiver of any other breach of the same or any other term. In order to be enforced, a waiver must be in writing, signed by the waiving party.

ENTIRE AGREEMENT

The warranty confirmation and brochure contain the entire agreement between you and us. It supersedes any prior oral or written agreement. Any modifications must be in writing signed by both parties.

RELATIONSHIP WITH LENDER/MORTGAGE COMPANY

The named Lender/Mortgage company represents the homeowner as well as markets and registers our home warranty products and services only. Purchasing a warranty is not a condition for the refinance of the covered property.

Register your A.B. May Home Warranty online at hw.abmay.com

For more information

visit hw.abmay.com or call our home warranty specialists at 816.763.3330

To schedule service call 913.383.2222