

FIX IT LOCAL

HOME WARRANTY PLAN AGREEMENT

Please read this Plan Agreement carefully as it explains what your Plan covers and our obligations, how to file a Service Request, and your rights and obligations. This Fix It Local Home Warranty Agreement is entered into between Fix It Local ("Company") and the individual or entity purchasing a home warranty plan ("Member" or "You"). This Agreement defines the terms, coverage, exclusions, and responsibilities associated with your home warranty plan. Please note that unless an item, system, or unit (including parts and components) of a Covered Item is specified in the Plan Summary as covered, and as further described in this Plan Agreement, it is not covered. Please refer to the exclusions, restrictions, and limitations in this Plan Agreement for more detail. By purchasing and using this Agreement, you acknowledge that you have read, understood, and accepted all terms and conditions outlined herein.

PLAN SUMMARY

Your Information

Member Name		Covered Home Address	
Phone Number		Covered Home Type	
Email Address		Mailing Address	

Your Plan Agreement Information

Plan Number		Plan Name	[Fix It Gold] [Fix It Platinum] [Fix It Diamond]
Plan Type	[Initial Plan] or [Renewal Plan]	Initial Plan Agreement Effective Date	
Initial Plan Agreement Term	[12] [24] months	Initial Coverage Plan Waiting Period	[30 Days]
Plan Agreement and Coverage Renewal Date		Plan Agreement Renewal Term	[Annually]
Provider Information	[Fix It Local]		

Your Coverage Information

Service Fee	Fix It Gold (\$125) Fix It Platinum (\$100) Fix It Diamond (\$75)
Covered Appliances	[Fix It Gold: None] [Fix It Platinum and Fix It Diamond: Dishwasher, Garbage Disposal, Installed Hot/Cold Water Dispensers, Built-In Microwave, Built-In Exhaust Fans, Ranges, Ovens and Cooktops, Refrigerators]
Covered Systems	[Fix It Gold: Components For Heating System, Air Conditioning System, Ductwork, Electrical Category, Plumbing Category] [Fix It Platinum: Heating System, Air Conditioning System, Ductwork, Electrical Category, Plumbing Category] [Fix It Diamond: Heating System, Air Conditioning System, Ductwork, Electrical Category, Plumbing Category, Garage Door Opener, Roof Leak Repair]
Additional Coverages	[Garage Door Opener] [Yearly HVAC Tune-Up] [Roof Leak Repair] [Sewer Camera Service]

1. What do specific words and phrases mean?

Capitalized words, phrases, and other terms may be capitalized throughout the agreement. These capitalized terms are defined in the Definitions Appendix located at the end of this Plan Agreement. Please see the Definitions Appendix for those definitions.

2. What Coverage is Provided by this Plan Agreement

Coverage under this Plan Agreement is available when a Covered Item located at the Covered Home experiences a Covered Breakdown during the Plan Agreement Term, subject to the Initial Coverage Waiting Period and any applicable limits and exclusions listed in this Plan Agreement. Unless otherwise stated in this Plan Agreement, the Covered Breakdown must occur during the Plan Agreement Term and after the Initial Coverage Waiting Period. To the extent you may have non-covered costs associated with your Service Request, you will be required to pay those costs directly to the Service Contractor.

3. What qualifies as a covered home?

The Covered Home is the real property located at the Covered Home Address of the Covered Home Type, each as identified in the Plan Summary, provided the principal building structure is used as a single-family residential home (including any fully enclosed detached garage) and:

- A) Is 10,000 square feet or less (including any basement square footage);
- B) is primarily used for residential purposes; and
- C) includes other structures located on the property, such as guest houses (up to 750 square feet) and multiple residential units, if identified in the Plan Summary.

If the principal building structure contains multiple residential units, each of which is used as a single-family residence, the Covered Home Address in the Plan Summary must identify the specific unit(s) covered for the unit(s) to be a Covered Home and is subject to a total maximum of 10,000 square feet. Townhomes, condominiums, and mobile homes must be 5,000 square feet or less.

4. What are Covered Breakdowns?

During the Plan Agreement Term, Covered Breakdowns are Breakdowns that occur due to the following Covered Causes:

- (A) Normal Wear and Tear;
- (B) Improper Installation or Repair (other than Mismatched HVAC Systems) that were not known or reasonably detectable by you;
- (C) Insufficient Maintenance;
- (D) Rust, Corrosion, or Sediment; or
- (E) Mismatched HVAC Systems that were existing in or on your Covered Home prior to the start date of the Plan Agreement Term.

5. Initial Inspection/Payment Process

When starting any new agreement, there will be an initial deposit amount totaling three (3) months of that plan's service contract, returning to a monthly basis thereafter.

Once payment has been established, Fix It Local will conduct a **comprehensive initial inspection** to assess all systems covered under the customer's selected home warranty plan. During this appointment, a licensed technician will evaluate the **age, physical and cosmetic condition, and location** of each system to determine its **coverage eligibility** and any potential limitations. This process ensures that all covered items meet the necessary criteria for reliable protection under the plan. Once coverage capabilities are established, Fix It Local will document and store the **model and/or serial numbers** of all eligible systems in the customer's file for future reference and verification.

Additionally, as part of the initial inspection, Fix It Local offers a **one-time Plumbing Sewer Camera Service**, valued up to **\$350**, allowing for a detailed assessment of the home's sewer lines. This service helps identify potential issues early and is also available as an **optional coverage add-on**, sold separately.

6. What are your Covered Items?

Covered Items are listed in your Plan Summary and are more specifically identified and described below. **The coverage provided by this Plan Agreement is subject to certain limitations and exclusions, including the Covered Item Limit, Special Limits, the Initial Coverage Waiting Period, the Plan Agreement Aggregate Limit, and any applicable general limitation or exclusion. Please note that unless an item, system, or unit (including components and parts) of a Covered Item is specified in the Plan Summary as covered by this Plan Agreement, it is not covered. The items identified in the "What is Not Covered" section is not a fully exhaustive list of noncovered items, systems, or units (including components and parts) under your Plan Agreement, and general limitations and exclusions may still apply.** Subject to the applicable limits and exclusions identified in this Plan Agreement, if you have multiples of a specific Covered Item, each individual Covered Item is covered and is subject to its own Covered Item Limit.

Covered Items

Air Conditioning Systems

Included in: ✓Fix It Gold ✓Fix It Platinum ✓Fix It Diamond

<p>If the Plan Summary identifies any of the following Systems as a Covered Item, the coverage listed below applies. Please note we will only provide coverage for access to a Covered Item through one layer of unobstructed drywall and return such access opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including any rerouting, up to \$1,000. This \$1,000 limit supersedes and replaces any Covered Item Limit listed below. A system is considered one (1) heating unit and one (1) air conditioning unit.</p>	
Covered	All parts and components of permanently installed air conditioning systems up to a 5-ton capacity, including the condensation line, of the following types: Ducted central and electric split and package units, geothermal, evaporative coolers, wall air conditioners; and mini-splits.
Not Covered	<p>(i) All parts and components of geothermal systems located outside or under the Covered Home's main foundation;</p> <p>(ii) fuel storage tanks;</p> <p>(iii) window or portable air conditioning units;</p> <p>(iv) water towers and chiller systems; and</p> <p>(v) humidifiers; dehumidifiers; ultraviolet lights; home purification systems</p>
Coverage Limit	<p>1. The Covered Item Limit is based on the individual package. However, the Covered Item Limit for the following types of Air Conditioning Systems is \$1,500: glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps.</p> <p>2. Included in the Covered Item Limit for Platinum, is a \$10 per pound refrigerant limit. Up to a maximum of \$250 for Fix It Platinum. For Fix It Diamond, Fix It Local will cover all costs of refrigerant, up to a maximum of \$500. Fix It Gold Package is excluded from this service.</p> <p>3. When repairing or replacing an Air Conditioning System, if such repair or replacement requires component or part upgrades to maintain compatibility and/or compliance with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards, the cost will be covered up to the Modification Limit. Necessary associated upgrades to duct connections, plenums and indoor electrical lines up to and including the disconnect will also fall under the Modification Limit.</p>

Heating Systems

Included in: ✓Fix It Gold ✓Fix It Platinum ✓Fix It Diamond

Covered	All parts and components of permanently installed heating systems up to a 5 ton capacity of the following types: forced air (gas, electric, and oil), geothermal, wall-mounted heaters; floor furnaces, package units; heat pumps; mini-splits, hot water or steam circulating heat, and electric baseboard. (Please refer back to specific coverages based on the selected package).
Not Covered	<p>(i) All parts and components of geothermal systems located outside or under the Covered Home's main foundation;</p> <p>(ii) Fuel storage tanks;</p> <p>(iii) Window or portable heating units;</p> <p>(iv) Humidifiers; dehumidifiers; radiant cable heat; fireplaces; grain, pellet, coal, or wood heating units; ultraviolet lights; home purification systems</p>
Coverage Limit	<p>1. The Covered Item Limit is up to \$5,000. However, the Covered Item Limit for the following types of Heating Systems is \$1,500: glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps.</p> <p>2. When repairing or replacing an Air Conditioning System, if such repair or replacement requires component or part upgrades to maintain compatibility and/or compliance with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards, the cost will be covered up to the Modification Limit. Necessary associated upgrades to duct connections, plenums and indoor electrical lines up to and including the disconnect will also fall under the Modification Limit.</p>

Ductwork

Included in: ✓Fix It Platinum ✓Fix It Diamond

Covered	Leaks or breaks in ductwork connected to heating and/or air conditioning system(s) including leaks or breaks in vapor barriers, plenums, dampers, damper-only controls, registers, and grills. (please refer back to specific coverages based on selected package)
Not Covered	Not Applicable
Coverage Limit	The Covered Item Limit is Up to \$2,000 for Fix It Platinum, and \$3,500 for Fix It Platinum.

Electrical Systems

Included in: ✓ Fix It Gold ✓ Fix It Platinum ✓ Fix It Diamond

If the Plan Summary identifies any of the following Systems as a Covered Item, the coverage listed below applies. Please note we will only provide coverage for access to a Covered Item through one layer of unobstructed drywall and return such access opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including any rerouting, up to \$1,000. This \$1,000 limit supersedes and replaces any Covered Item Limit listed below.	
Covered	Outlets, Light Switches, Ceiling Fans, Built-In Exhaust Fans, Doorbell Units, and other Electrical Components, Lines, Wiring, and Breaker Box and panel (See Package Coverage Limits for Fix It Gold)
Not Covered	<p>Any wiring or other electrical Items located outside the Serviceable Area; any claim related to water seepage along service cable; telephone wiring or equipment; data wiring or equipment; computerized energy management systems; appliance management systems; wi-fi or internet connectivity or functionality; doorbells in intercoms or with cameras; garage door track/rail assembly, rollers, or physical damage. All Components of each aforementioned Item and/or system.</p> <p>Any doorbell that is part of an intercom, video monitoring, or security system.</p> <p>(i) Audio, video, computer, intercom, alarm, or security wiring or cable;</p> <p>(ii) Meter boxes;</p> <p>(iii) Lighting Fixtures;</p> <p>(v) Direct current (D.C.) wiring or components and/or low voltage systems;</p> <p>(vi) Any type of home generator (including back-up and portable or installed generators) and associated electrical wiring and switches; and Electrical panel boxes that solely provide electrical power to items or structures located outside the main foundation of the Covered Home</p>
Coverage Limit	The cost to diagnose, repair, and/or replace Electrical in aggregate for Fix It Gold is Up to \$1,500. The Covered Item Limit in aggregate for Fix It Platinum is \$2,500. The Covered Item Limit in aggregate for Fix It Platinum is \$3,500.

Plumbing Systems

Included in: ✓ Fix It Gold ✓ Fix It Platinum ✓ Fix It Diamond

If the Plan Summary identifies any of the following Systems as a Covered Item, the coverage listed below applies. Please note we will only provide coverage for access to a Covered Item through one layer of unobstructed drywall and return such access opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including any rerouting, up to \$1,000. This \$1,000 limit supersedes and replaces any Covered Item Limit listed below.	
Covered	<p>Water Heater, Toilet, Faucets and Hose Bibs, Shower Heads, Pressure Regulators, Built-in Jetted Tub Motors, Pumps, and Air Switch Assemblies, Plumbing Stoppages, Sewage Ejector Pump, and Other Plumbing Components: Water Lines, Gas Lines, Drain Lines, Drains, Valves, Permanently Installed Sump Pump. All parts and components of the water heater unit including the tank, circulating pumps, mixing valves and thermal expansion tanks. All parts and components of a permanently installed non-septic sewage ejector pump (See Package Limit Coverage for Fix It Gold).</p> <p>(i) Clearing of sink, bathtub, laundry and toilet stoppages;</p> <p>(ii) Clearings of stoppages of mainline drain or sewer system lines from existing access or clean-out without excavation up to 100 feet from the access point; and</p> <p>(iii) Clearing of lateral drain line stoppages up to 100 feet from access point including accessible cleanout, p-trap, drain or overflow access points.</p> <p>(iv) Leaks or breakages of water, gas, drains, waste or plumbing waste vent lines and pipes that occur within the Covered Home; and</p> <p>(v) All parts and components of valves; and</p> <p>(vi) Permanently installed ground water only sump pumps (including battery if used exclusively for the sump pump).</p>
Not Covered	<p>Any pipes or other plumbing items located outside the Serviceable Area; water meters; sprinkler systems; tile fields; leach beds; lift stations; water softeners; well pumps; filters; strainers; showerbase pans; caulking; grouting; water residue or capacity loss arising from porcelain chipping, cracking, dents, or any other externally caused physical damages. Tempering tanks (holding and storage tanks); or fuel storage tanks. Toilet Seat and Lid; Toilet Tank Lid. Jetted tub, jets, and lines connecting jets to the jet pump.</p> <p>(i) Any steam component of the shower head or shower; and</p> <p>ii) Shower towers</p>
Coverage Limit	The Covered Item Limit is \$500 for any permanently installed sewage ejector pump located inside or outside the main foundation of the Covered Home connected to a nonseptic system. The cost to diagnose, repair, and/or replace Plumbing in aggregate for Fix It Gold is \$1,500. The Covered Item Limit in aggregate for Fix It Platinum is \$2,500. The Covered Item Limit in aggregate for Fix It Platinum is \$3,500.

AppliancesIncluded in: ☒ Fix It Platinum ☒ Fix It Diamond

If the Plan Summary identifies any of the following Systems as a Covered Item, the coverage listed below applies. Please note we will only provide coverage for access to a Covered Item through one layer of unobstructed drywall and return such access opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including any rerouting, up to \$1,000. This \$1,000 limit supersedes and replaces any Covered Item Limit listed below. Appliances not located in the primary kitchen; any duplicate appliance; and all components of each aforementioned Items are not covered. When purchasing any new appliance, proof of purchase from the approved retailer, i.e. receipt or invoice, must be presented within thirty (30) days of purchase to be considered a covered item. If an item purchased is not from an approved retailer, a service inspection process must occur to be considered a Covered Item.	
Covered	Dishwashers, Garbage Disposals, Installed Instant Hot/Cold Water Dispensers, Built-In Microwave, Built-In Kitchen Exhaust Fans, Ranges, Ovens, and Cooktops, Refrigerators (Including in-Refrigerator icemaker). All parts and components of clothing washers. All parts and components of clothing dryers. All parts and components of installed dishwashers. All parts and components of built-in microwave ovens All parts and components of installed ranges, installed ovens, and installed cooktops.
Not Covered	Accessories, such as stands and drawers. Hot/cold water dispensers that are freestanding and portable, or otherwise not connected to the Covered Home's plumbing system. Warming drawer not incorporated into the range or oven unit. (i) Freestanding freezers; (ii) Freestanding miniature refrigerators; and (iii) Specialty Refrigerators: bar refrigerators, wine-chillers, kegerators, and drawer refrigerators. (iv) Any duplicate appliance
Coverage Limit	The Covered Item Limit in aggregate for Fix It Platinum is \$2,000. The Covered Item Limit in aggregate for Fix It Diamond is \$4,000

Additional Coverage Options**Garage Door Opener - \$15**Included in: ☒ Fix It Diamond ☐ Optional Coverage

Covered	Garage Door Opener - All parts and components for up to two (2) units. Including door hinges, springs, and remote sending units
Not Covered	Garage door - door track/rail assembly, rollers, or physical damage.
Coverage Limit	Cost to diagnose, repair, replace:Garage Door Openers in aggregate - \$500

Pre-Season HVAC Tune-Up - \$20Included in: ☒ Fix It Diamond* ☐ Optional Coverage

Covered	You may contact us to request a tune-up of your Home's heating and air conditioning system in February/March ("Spring") or October/November ("Fall"). The tune-up is limited to no more than two (2) systems. A system is considered one (1) heating unit and one (1) air conditioning unit. An appointment must be requested during the Spring or Fall window. A Service Fee for each system will be due to the Contractor. No additional Service Fee is due for eligible repairs and replacements performed by the Contractor as result of the tune-up. The Contractor may provide you with the following service elements: check thermostat operation and calibrate if necessary and possible; basic hose wash of leaves and debris off condensing coil; inspect condenser fan and fan blades for stability and damage; inspect service disconnect and fuses; check amperage draw of condenser motor and compressor; check crankcase heater operation for heat pumps; check refrigerant levels and system pressures; check contactors and capacitors; check belts and pulleys, adjust when necessary and possible; general inspection of system wiring; visual inspection of filter (will replace if you have a replacement filter on hand); check accessible condensate lines and drain pans for leaks or stoppages (additional repair charges apply for rerouting); check motor bearings and wheel, lubricate motors and other moving parts when necessary and possible; test temperature rise and drop for heating and cooling; check general heating operation; test defrost cycle (heating); check gas pressure (furnace); visual inspection of furnace chambers/heat exchanger; check and if necessary clean burners; visual inspection of accessible flue pipe; check amperage draw of indoor blower motor; inspect pilot system; check controls and safeties on furnace; inspect accessible indoor and outdoor coils for restrictions and/or damaged fins; inspect accessible ductwork for visible tears/leaks; test for carbon monoxide when accessible and applicable. *One free HVAC Tune-Up is included in Fix It Diamond, either (1) Spring or (1) Fall appointment.
Not Covered	Clearing of stoppages to condensate drain lines; any cleaning not specified as covered, including cleaning or unclogging services of the evaporator/indoor coil and/or condensating coil.
Coverage Limit	Subject to all other limits stated in this Agreement, including those of any selected options and the Aggregate Limit of \$1,000

Roof Leak Repair- \$20Included in: ☒ Fix It Diamond ☐ Optional Coverage

Covered	We will provide coverage for the repair of non-structural roof leaks.
Not Covered	(i) Metal roofs, partial full or green (eco) roofs, mobile home roofs, condominium roofs, and townhome roofs; (ii) The following items and leaks caused by or associated with: (1) items penetrating the roof (such as skylights, chimneys, and vents), (2) roof – mounted installations (such as solar panels), and (3) gutters and downspouts.
Coverage Limit	The Covered Item Limit is up to \$1,000 Based on Coverage Plan. Fix It Gold up to \$500.

Well Pump Unit- Not Available

Not Available

Covered	The parts and components of the well pump unit that is utilized as the main source of water for the Covered Home regardless of where located as long as the well pump unit is located on the same property as the Covered Home
Not Covered	(i) Any other component or part of the well pump system including but not limited to any type of piping, electrical or cable lines, well casings, pressure switches, and booster pumps than the well pump unit; (ii) Well drilling; and (iii) The well pump for geothermal and/or water source heat pumps
Coverage Limit	The Covered Item Limit: N/A


Septic System / Ejector Pump - \$25☐ Optional Coverage

Covered	Effluent pump (sewage ejector pump, Septic tank only if accessible and failure is due to normal wear, Main line between home and tank (100ft) max. Septic stoppage (from house to tank)
Not Covered	(i) Drain/leach fields, Cesspools, Soil or structural damage, Chemical treatments, Tank pumping or cleaning, Root intrusion, collapsed lines, System replacement or upgrades, System not properly maintained or up to code, Jetting, camera inspections, locating access.
Coverage Limit	The Covered Item Limit is \$500


Pool or Built-in Spa Equipment- Not Available

Not Available


Covered	All above ground, accessible, and operationally necessary parts and components of the heating, pumping, and filtration system including pool sweep motor and pump, circulation pump motor, and plumbing pipes and wiring of a non-saltwater pool.
Not Covered	(i) Underground components (including pipes and wiring); lights; liners; structural defects; jets; ornamental fountains, waterfalls and their pumping systems; (ii) Heat pump pool heaters or any other type of pool heater that is powered by anything other than electricity or gas; (iii) Pool cover and related equipment; fill line and fill valves; built-in or detachable cleaning equipment including pool sweeps, pop-up heads, turbo valves, skimmers, chlorinators, and ionizers; (iv) Fuel storage tanks; disposable filtration mediums; saltwater generators and components; heat pump; and (v) Self-contained portable spas.
Coverage Limit	1. The Covered Item Limit is N/A 2. Either Pool or Built-In Spa Equipment is covered. If the pool and built-in spa do not share common equipment and have separate pump and filtration systems, then only one or the other is covered unless an additional fee is paid to cover both the pool and the built-in spa equipment.

Sewer Camera Service- \$20 Optional Coverage

Covered	<p>Fix It Local's Sewer Camera Service provides a thorough inspection of the home's sewer lines using specialized camera equipment to detect potential issues before they lead to costly repairs. This service is designed to assess the internal condition of the main sewer line and identify common problems that may impact your plumbing system. Covered aspects of the service include: Video Inspection of the Main Sewer Line – A high-resolution camera is inserted into the sewer line to capture real-time footage of the interior condition.</p> <p>Detection of Common Issues, such as:</p> <ul style="list-style-type: none"> (i) Root intrusion (ii) Cracks, breaks, or collapses in the line (iii) Blockages and severe buildup (iv) Bellied, misaligned, or shifted pipes (v) Corrosion, deterioration, or structural weaknesses <p>Assessment Report – A professional evaluation of the findings, including recommendations for repairs if necessary.</p> <p>Limited Coverage for Access Points – The service includes accessing an existing cleanout or an indoor plumbing entry point for the camera inspection</p>
Not Covered	Any additional footage beyond the 100 feet limit may require an additional service fee or specialized equipment, which is not included in the standard coverage.
Coverage Limit	Coverage Distance Limit – The Sewer Camera Service will inspect up to 100 feet of the main sewer line from an accessible cleanout or entry point.

Additional Refrigerator- \$15 Optional Coverage

Covered	Refrigerator, Freestanding Freezer, Wet Bar Refrigerator, All Components that affect the cooling operation of the compressor, thermostat, condenser coil, evaporator, and defrost system for one (1) unit.
Not Covered	Refrigerators with more than one compressor; wet bar refrigerators over 16 cubic feet; built-in wine coolers over 30 bottle capacity; multimedia center, including technology convenience items like LCD screens, wi-fi, clocks, and cameras; racks; hinges; shelves; doors; glides; slides; glass interior thermal shells and food spoilage. All Components of each aforementioned Item and/or system
Coverage Limit	Cost to diagnose, repair, and/or replace: Per unit - \$500

Extended Pipe Leak- \$25 Optional Coverage

Covered	External Pipe Leaks, exterior hose bibbs, and main shut off valve located outside the foundation of the Home. Water and Drain lines to the Serviceable Area.
Not Covered	Faucets; sprinkler systems; swimming pool/built-in pool piping; downspout; landscape drain lines; Failure due to freeze; city/county shut off valve; drain line stoppages/damage due to roots or foreign objects
Coverage Limit	Cost to diagnose, repair, and/or replace: \$500

7. Are Modifications, permits, testings, and inspections covered by this Plan Agreement?

A. This Plan Agreement does not cover Modifications related to a Covered Breakdown of a Covered Item unless Applicable Law expressly requires this Plan Agreement to provide coverage for the specific Covered Item Modification.

B. This Plan Agreement does not cover the costs associated with any permits, tests, the correction of existing code violations, or inspections that may be necessary to complete the approved repair or replacement of the Covered Item even if required by Applicable Law.

C. Per the Fix It Diamond Plan Agreement, Fix It Local will provide coverage up to the Modifications Limit (\$250) for any of the following: (i) duct, plenum, electrical, and/or plumbing Modifications that are necessary to complete the repair or replacement of the Covered Item, provided that the duct, plenum, electrical, or plumbing item to which the Modification is being performed is identified by this Plan Agreement as a Covered Item; and (ii) permits, testing, the correction of existing code violations, and/or inspections required by Applicable Law that may be necessary to complete the approved repair or replacement of a Covered Item. The Modifications Limit is \$250 and is in addition to any applicable Covered Item Limit, subject to this Plan Agreement's Aggregate Limit of Liability. Once the Modifications Limit has been met, the provisions in this Section apply to any costs above the Modifications Limit

8. What are the general limitations and exclusions that apply to your coverage?

To the extent the following general limitations and exclusions apply, this Plan Agreement does not provide coverage for the following:

A. Costs of Construction and Modifications Limitation. Unless otherwise expressly stated in this Plan Agreement, we will not pay for the costs of construction, carpentry, restoration, or any other Modification(s) within the Covered Home. In addition, this Plan Agreement does not provide any coverage for any Modification to any item that is not identified as a Covered Item in the Plan Summary.

B. Commercial Use Limitation. Other than a Covered Home rented for residential use, if you use any portion of your Covered Home for commercial purposes in which the public is invited on or into your Covered Home, any Covered Items located or Covered Breakdowns that occur in that portion of your Covered Home are not covered. Also, if commercial use of your Covered Home causes a Covered Item to experience a Covered Breakdown (even if located in a portion of the Covered Home not used for commercial purposes), the Covered Breakdown is not covered.

C. Shared Items and Systems Limitation. If the Covered Home is identified as a multi-residential building on your Plan Summary, shared systems, items, and appliances are not covered unless: (i) all units in the multi-residential property are identified as part of the Covered Home as stated in the Plan Summary; or (ii) each unit is covered by its own home warranty plan agreement with us which provides the same coverage for the shared system, item, or appliance as this Plan Agreement.

D. Inaccessible Location Limitation. We will not cover the cost to access Covered Items in inaccessible locations, such as those that cannot be accessed safely or due to an obstruction.

E. Non-Standard Equipment Limitation. We will not cover the cost or otherwise provide for cranes, scaffolding, or non-industry-standard vehicles or equipment that is required to repair or replace a Covered Item or Covered Item part.

F. Secondary Costs Limitation. Other than the repair or replacement of the Covered Item, we are not responsible for, and will not pay or otherwise reimburse you for special, secondary, incidental, indirect, consequential, exemplary, or other related costs or damages resulting from the Breakdown or Covered Breakdown of any Covered Item, including but not limited to food spoilage, loss of income, utility bills, additional living expenses, or personal and/or real property damage.

G. Service Limitation. We are not responsible for and will not pay or otherwise reimburse you for special, secondary, incidental, indirect, consequential, exemplary, or other related damages resulting from any delay or neglect, whether due to our or the Service Contractor's delay or neglect in providing, or failing to provide, repair or replacement of such Covered Item, including, but not limited to, food spoilage, loss of income, utility bills, additional living expenses, or personal and/or real property damage.

H. Cosmetic Damage Exclusion. We will not repair cosmetic defects or damage to Covered Items that do not also cause a Covered Breakdown.

I. Primary Function Limitation. We will not repair or replace any feature of a Covered Item that does not contribute to the Primary Function of the Covered Item.

J. Improper Capacity Exclusion. If the Breakdown of your Covered Item occurs because it is the wrong size for your Covered Home based on manufacturer and/or industry standards, the Breakdown is not covered.

K. Misuse or Accidental Acts Exclusion. Breakdowns that occur due to abuse, misuse, hacking, or vandalism, including, but not limited to, the removal of parts or missing parts from the Covered Item, and physical damage caused by people, pests, or pets, are not covered.

L. Acts Beyond Our Control Exclusion. Breakdowns that occur, delays in service, or the failure to provide service, that are caused by the following are not covered: environmental events, such as lightning, mud, earthquake, storms, wind, ice, fire, freezing, and flood; soil movement; soil settlement; water damage; war; terrorism; civil unrest; electrical failure or surge; excessive or inadequate water pressure; government restrictions or shutdowns; labor shortages, labor or factory stoppages, or strike; supply chain disruptions; public health emergencies including pandemics and epidemics; or other conditions beyond our reasonable control.

M. Known Pre-existing Breakdown Exclusion. Other than Mismatched HVAC Systems, Breakdowns that existed prior to the start date of this Plan Agreement, or in the case of a Covered Item a Breakdown that existed prior to the installation of the Covered

Item in your Covered Home, that were either known by you or were reasonably detectable by you are not covered.

N. Flues, Chimneys, Fireplaces, and Exhaust Line Exclusion.

Flues, venting, vents (including dryer vents), chimneys, fireplaces or exhaust lines that are connected to a Covered Item are not covered by this Plan Agreement, even if a Modification to such item(s) is required by Applicable Law.

O. Special System Exclusion. Radon mitigation systems; gas, smoke, or leak detection or monitoring systems; and fire sprinkler systems are not covered.

P. Power and Fuel Source Exclusion. The underlying sources of power generation (including electrical and alternative energy sources, such as solar power systems, and those components necessary to convert or otherwise utilize alternative energy (including solar power) in the Covered Home or fuel or associated fuel storage tanks for a Covered Item, or items that are designed to be powered by alternative energy sources, are not covered.

Q. Other Insurance or Warranty Exclusion. Covered Breakdowns that are otherwise covered by a manufacturer, distributor, builder, or any other third party warranty or extended warranty or insurance are not covered.

R. Manufacturer or Government Recall Exclusion. Any Covered Item that has been determined to be defective by any government entity or for which a manufacturer or distributor has issued a warning, service bulletin, recall, or otherwise determined the Covered Item is defective is not covered until such defect has been remedied by the manufacturer or distributor

S. Hazardous Materials Exclusion. Unless otherwise expressly stated in this Plan Agreement, any repair or replacement costs that involve, remediate, or are related to hazardous or toxic materials, waste, mold, mildew, bio-organic growth, rot, fungus, or similar conditions are not covered.

T. Routine Maintenance Exclusion. Requests for the performance of routine maintenance by us of your Covered Items is not covered unless the failure to perform routine maintenance has caused a Covered Breakdown. Routine maintenance includes but is not limited to the replacement of filters in your HVAC system, replacing water filters in your refrigerator's water dispenser, or replacing burnt out or flickering light bulbs.

U. Smart Home System and Item Feature Exclusion. Electronic, computerized, wireless internet, or similar equipment or features, including management and/ or automation systems, that are not necessary to operate the Covered Item are not covered.

V. Multi-Media Center Exclusion. Multi-media centers, or multi-media centers incorporated into a Covered Item, are not covered.

W. Outdoor Kitchens Exclusion. Outdoor kitchens and associated items are not covered by this Plan Agreement.

9. What do you need to do to get service?

A. Let us know what's wrong – we're here to help.

1. Contact us as soon as you discover a Breakdown of your Covered Item to file your Service Request.

2. To help us better serve you, please be prepared to provide information about the Covered Item, such as a description of what's wrong, and any information you have about the Covered Item such as the brand, model number, serial number, location and age. We may request that you provide this information to us via interactive video or other digital means.

3. Make sure to review this Plan Agreement to understand your rights and obligations, and how service will be provided.

B. Pay your Service Fee. The amount of your Service Fee is stated in the Plan Summary. You will be required to pay your Service Fee prior to any service being initiated with respect to a Service Request under your Plan. All payments / trade fees to be paid before technician is dispatched.

C. Schedule Your Service Appointment. Once you have paid your Service Fee, we will initiate the process to diagnose the Breakdown of your Covered Item by contacting a Service Contractor within forty-eight (48) hours to schedule the diagnosis appointment under normal circumstances. The diagnosis may occur via an interactive video session with a Service Contractor or us, or we may send a Service Contractor onsite to the Covered Home. The diagnosis appointment will be scheduled at a mutually convenient time during normal weekday business hours (Monday – Friday, 8:00AM – 5:00 PM). You agree to make yourself reasonably available during normal business hours for services under this Plan Agreement to be provided. If you request an appointment with a Service Contractor outside of normal business hours, on a holiday, or on an expedited basis and the Service Contractor can accommodate such request, you will be responsible for the payment of any additional fees that the Service Contractor may charge for the appointment occurring outside of normal business hours or on an expedited basis. If you use a service contractor or other repair person not authorized by us with our prior express written approval, we will not provide any reimbursement for any costs you may incur relating to the use of such service contractor or repair person, regardless if it pertains to a Covered Breakdown of a Covered Item.

D. Coverage Decision. We will review the diagnosis when we receive the necessary information from the Service Contractor. If we determine that a Covered Breakdown has occurred, we will authorize a Service Contractor to proceed with the repair or replacement as provided in this Plan Agreement. Some repairs or replacements may require multiple appointments with the Service Contractor, which will be scheduled at a mutually convenient time during normal business hours. Please review "What are your obligations under this Plan Agreement" with respect to any Covered Breakdown.

10. How is service provided?

A. General Information. Subject to the terms and conditions of this Plan Agreement, we will repair the parts and components of any Covered Items that are part of the Covered Home, if a Covered Breakdown occurs on or after the Initial Plan Agreement Effective Date stated in your Plan Summary and while this Plan Agreement is in effect (including any renewal term(s)) up to the applicable Covered Item Limit. If we cannot repair, or elect not to repair in our sole discretion, the Covered Item, we will provide you with a replacement up to the Covered Item Limit, subject to our right to provide you with a Cash-in-Lieu Payment as described in this Plan Agreement.

Unless otherwise expressly stated in this Plan Agreement, the repair or replacement of the Covered Item for a Covered Breakdown includes the steps necessary for, and costs (including labor) associated with: (i) accessing the Covered Item; (ii) diagnosis of the Breakdown; (iii) repair or replacement of the Covered Item, and (iv) installation of a repair or replacement part, component or item. If a Covered Breakdown has

occurred, we will decide to repair or replace the Covered Item based on the information provided to us by the Service Contractor. We will only authorize repairs and replacements of Covered Items that can be made in accordance with Applicable Law. Please note that we are not a service contractor, and do not perform repairs. Instead, we utilize a network of independent Service Contractors to perform repairs or replacements.

B. Type of Repair or Replacement. When repairing or replacing your Covered Item, we will use reasonable efforts to install Covered Items (or any parts or components thereof) of similar capacity, dimensions, capability, color, and finish at reasonable cost. In addition, we reserve the right to: (i) use rebuilt parts; (ii) determine which and how many repairs are necessary; (iii) determine when and if a replacement is necessary instead of a repair; and (iv) use an alternative refrigerant which has been approved by the Environmental Protection Agency ("EPA") for use in your Covered Item, when the refrigerant in your Covered Item is no longer readily available in the Covered Home's geographic location. Please note, if a repair or replacement is needed, there is no guarantee nor are we under any obligation to provide a replacement part, component, or item that is of the same brand, make, color, finish, or model of your Covered Item.

C. Removal of Covered Item. When we repair or replace a Covered Item, we will use reasonable efforts to dismantle and remove the Covered Item and, where applicable, recapture, reclaim, and/or dispose of refrigerant. The services provided by this subsection are included and not in addition to any applicable Covered Item Limit or Special Limit.

D. Time to Complete a Repair or Replacement. Our ability to diagnose, repair or replace your Covered Item may be impacted by events outside of our control, such as supply chain shortages impacting parts or item availability, labor shortages, and extreme weather events that create an increased demand for certain repair and replacement services. Because of these outside factors, we cannot guarantee that your Service Request will be completed within a certain period of time.

E. Repair or Replacement Workmanship Guarantee. Repairs and replacements performed on a Covered Item have a thirty (30) day workmanship guarantee, in addition to any applicable manufacturer's warranty that may be included with any replacement parts or equipment. If a particular repair or replacement under your Service Request fails within thirty (30) days after completion, we will send a Service Contractor to correct the Covered Breakdown and you will not be charged an additional Service Fee. We will determine, in our sole discretion, whether to use the same Service Contractor who performed the original repair or replacement.

F. Costs that may not be Covered by this Agreement. There may be items or services that are not covered by this Agreement but are necessary for the repair or replacement of the Covered Item (for example, special permits or Modifications). In this situation(s), you will be responsible for the costs of repairing or replacing the non-covered items and services. Your failure to agree to pay the costs of the non-covered items and services may result in a delay or otherwise prevent the repair or replacement of your Covered Item. We are not responsible for any delays, or additional costs you may incur, from your refusal to pay for non-covered items or services.

G. Requesting a Second Opinion of a Breakdown Diagnosis. If you have been informed that your Service Request includes a Breakdown that is not a Covered Breakdown, you have the right to request a second opinion within seven (7) days from the date you were informed of the coverage decision. You will be required to pay an additional Service Fee at the time you request the second opinion. If an

alternative Service Contractor is reasonably available, we will assign an alternative Service Contractor to provide the second opinion. In addition, we reserve the right to request a second opinion at our cost. Upon receipt of the second opinion, we will determine, in accordance with this Plan Agreement, whether a Covered Breakdown has occurred, and if so, whether to repair or replace the Covered Item. If you requested the second opinion and we determine that the second opinion is different from the original diagnosis and the Breakdown is a Covered Breakdown, we will refund you the amount of the additional Service Fee.

H. Circumstances Where you may Receive a Cash-in-Lieu Payment Instead of a Repair or Replacement. If the Covered Item has experienced a Covered Breakdown, you may be offered Cash-in-Lieu Payment. If you agree to our offer, your Cash-in-Lieu Payment will be the amount we would have paid to repair or replace your Covered Item (including but not limited any special discount pricing or rates, shipping, restocking charges or other fees or costs to complete your request), which means the amount will likely be less than the retail cost in your area to repair or replace the Covered Item. In addition, there are certain situations where we may require you to accept a Cash-in-Lieu Payment instead of proceeding with a repair or replacement. These situations include, but are not limited to the following:

- i. Applicable Law prevents us from performing a repair or replacement of the Covered Item;
- ii. A breach of the "Be Respectful" section of this Plan Agreement;
- iii. Repair or replacement of the Covered Item is not reasonably feasible; or
- iv. The repair or replacement will exceed an applicable Covered Item Limit.

In these circumstances, your Cash-in-Lieu Payment will be the amount equal to our reasonable estimate of retail cost in your area to repair or replace the Covered Item, subject to any applicable limit identified in this Plan Agreement.

Your Cash-in-Lieu Payment cannot be more than the applicable Covered Item Limit stated in this Plan Agreement. We will pay you no later than 30 days after we provide you with notice that you will receive Cash-in-Lieu Payment. We may issue, and you agree to accept, the Cash-in-Lieu Payment via electronic funds transfer, e-cards or check, at our discretion. **We will not provide future coverage for the impacted Covered Item until you give us documentation reasonably acceptable to us proving that you had the Covered Item appropriately repaired or replaced.**

11. Can you find your own Service Contractor?

We will provide you with a Service Contractor. In certain limited situations as determined by us, we may ask or permit you to find and contact your own service contractor to diagnose the Breakdown of the Covered Item at our cost. If we authorize you in advance to find your own Service Contractor, the service contractor will be required to contact us directly at the contact information we provide you with at the time we authorize you to use your own service contractor after diagnosing the Breakdown and prior to proceeding with any repair or replacement of the Covered Item. We will review the diagnosis, and if a Covered Breakdown has occurred, authorize the work and cost necessary for the repair or replacement of the Covered Item in accordance with this Plan Agreement. We may request that your service contractor invoice us directly for the cost of diagnosis and any

authorized repair or replacement. If your service contractor will not invoice us directly, we will reimburse you the agreed upon price for the diagnosis and any authorized repair or replacement once you provide us with proof of payment. Please note that the failure of either you or your service contractor to receive prior authorization from us for either (i) any authorized work necessary for the diagnosis and repair or replacement of the Covered Item, and (ii) the cost of such work, may result in no reimbursement provided to you. The Workmanship Guarantee identified in this Plan Agreement applies to any work authorized by us.

12. Are there additional benefits and maintenance services?

You may be eligible to receive or otherwise have access to additional services and benefits, including certain maintenance services, beyond those specified in this Plan Agreement that may be provided by third party organizations, us or our affiliates. In such cases, you may receive notification of the availability of one or more of these additional services and benefits and related communications via any of the communication methods identified in this Plan Agreement. Each of those services may be governed by their own separate terms and conditions that you may be required to agree to prior to the provision of such service or benefit. Unless otherwise specified in those additional terms, the terms and conditions of this Plan Agreement apply to those services. You may be charged an additional fee for such services if you elect to use such services.

13. What are your obligations under this Plan Agreement?

A. **Be Current on all Plan Fees.** In order to receive the benefits of your Plan and this Plan Agreement, you must be current on all required payments – including the Plan Price and any Service Fees that you may have incurred. We will not provide service under this Plan Agreement if any required payments are past due.

B. **Provide Required Information.** We may ask you for additional information in order to complete your Service Request. This may include confirmation of your information listed in the Plan Summary, a copy of your home inspection report, proof of repair, receipts or invoices, or any other information we reasonably determine will assist us in evaluating eligibility and coverage under this Plan Agreement. It is important that you provide us with this information as soon as possible, and in any event no later than thirty (30) days from the date we request such information. Failure to provide the information we request within thirty (30) days of the date of the request will result in the cancellation of your Service Request, and if your Plan Agreement subsequently expires, you will not be entitled to any coverage under the Plan Agreement for that Service Request.

C. **Timely Submission of Your Service Request.** The coverage provided by this Plan Agreement does not begin until the Plan Agreement Effective Date, subject to any applicable coverage waiting period. You must file your Service Request during the Plan Agreement Term. Any Service Request filed after the Plan Agreement Term will be denied, regardless of when the Covered Breakdown occurred.

D. **Update Your Contact Information.** Keep your contact information, and that of any Authorized Representatives, current and up to date. You can update your information by contacting our office 870.897.7002

E. **Notify us if you no longer own the Covered Home.** If you no longer own the Covered Home during the Plan Agreement Term and wish to cancel the Plan Agreement, you must notify us within thirty (30) days from the date you no longer own the Covered Home. Failure to notify us within this thirty (30) day time period will result in a maximum refund of 1/12 of the annual Plan Price, as measured from the date you no longer owned the Covered Home.

F. **Be Respectful.** Treat our representatives and Service Contractors with respect. We know that requesting service can be stressful, but if you or anyone interacting with us on your behalf are verbally abusive or threaten the safety, well-being, or property of us, our employees or other representatives, or our Service Contractors, or if you fail to provide a reasonably safe environment for services to be performed, we may cancel your Plan in accordance with the terms of this Plan Agreement and Applicable Law.

14. What payments are required of you?

A. **Plan Price.** Your Plan Price is due and payable as stated in your Plan Summary, unless we have otherwise provided you with a different price in writing. All plans are billed annually. No monthly installments available at this time.

B. **Service Fee.** The non-refundable Service Fee is due and payable when you submit a Service Request. Please note, the Service Fee will not be refunded even if the Breakdown at issue is not covered by this Plan Agreement.

C. **Additional Costs.** There may be additional costs, including shipping, restocking, and cancellation administrative fees if stated in this Plan Agreement.

D. **Payment.** You authorize us, or third-party payment processors that we may use, to charge, collect, and process payments for fees you incur pursuant to this Plan Agreement to the credit card, debit card, or other approved method of payment you provided to us. Depending on the Plan Price payment method you selected, you may be charged a one-time fee or on a yearly recurring basis. To the extent you receive a replacement credit card, debit card, or other approved method of payment from your financial institution, you authorize us to receive and use such updated replacement information provided by your financial institution. Cancelling or otherwise changing your payment information without informing us will not cancel this Plan Agreement. In addition, depending on the type of payment method you use, there may be additional terms and conditions associated with that particular payment method that you will need to agree to prior to your use of that payment method. Please note that you will be required to keep a payment method on file with us at all times during the Plan Agreement Term.

15. How long is your Plan Agreement in effect?

A. **Initial Plan Agreement Term.** The initial term of this Plan Agreement begins on the Initial Plan Agreement Effective Date indicated on the Plan Summary and continues for the time period stated in the Plan Summary subject to the cancellation and non-renewal provisions of this Plan Agreement. Please note that coverage under your Plan does not begin until the expiration of the Initial Coverage Waiting Period stated in your Plan Summary, which may be different from your Initial Plan Agreement Effective Date.

B. **Renewal.** This Plan Agreement will automatically renew on the Plan Agreement Renewal Date for the Plan Agreement Renewal Term stated in your Plan Summary provided that we have received payment

of your Plan Price, unless we or you elect to non-renew your Plan Agreement in accordance with the provisions of this Plan Agreement. At least thirty (30) days in advance of the Plan Agreement Renewal Date, or as otherwise required by Applicable Law, we will provide you notice of any change to the Plan Price of your Plan Agreement, and any material changes to the terms and conditions of your Plan Agreement, if any. If you do not contact us at least three (3) days prior to the Plan Agreement Renewal Date and cancel your Plan your Plan Agreement will automatically renew and we will charge the payment method we have on file for you.

C. Non-Renewal. We reserve the right, in our sole discretion, not to renew your Plan Agreement. If we elect to non-renew your Plan Agreement, we will provide you with notice of such non-renewal at least thirty (30) days in advance of the date this Plan Agreement will terminate, or as otherwise required by Applicable Law. You may also provide us of your non-renewal of your Plan Agreement at least three (3) days in advance of the Plan Agreement Renewal Date.

16. How can your Plan be cancelled?

A. Your right to cancel. You may cancel your Plan Agreement at any time for any reason by contacting us via telephone. If you cancel this Plan Agreement, such cancellation will be effective immediately.

B. Provider's right to cancel. We may cancel your Plan Agreement or discontinue providing coverage under your Plan for the following reasons:

1. Your failure to pay the required Plan Price when due;
2. Breach of this Plan Agreement by you or your Authorized Representative, including but not limited to nonpayment of your Service Fee when due. If we provide you with an opportunity to cure the breach, any cure must be to our reasonable satisfaction; or
3. Upon discovering fraud or misrepresentation of material facts to us by you or your Authorized Representative related to your Plan Agreement.

C. Notice of Cancellation. We may cancel this Plan Agreement immediately and without prior notice to you due to: (i) nonpayment of the Plan Price, (ii) a material misrepresentation made by you to us, or (iii) a substantial breach of your duties under this Plan Agreement. If we cancel this Plan Agreement for any other reason, we will provide you with notice of cancellation and the reason for such cancellation at least fifteen (15) days prior to the stated effective date of the cancellation. We will send notice of such cancellation to the electronic mail address we have on file for you. If we do not have an electronic mail address for you, we will mail the notice to the physical address we have on file for you.

D. Refunds or Amounts Owed due to Cancellation of this Plan Agreement.

1. Cancellation by you or us within the first thirty (30) days of the Initial Plan Agreement Term.

- a. If you have not filed a Service Request: we will provide you with a full refund of any portion of the Plan Price you have paid minus processing fee.
- b. If you have filed a Service Request: we will provide you with a refund of any portion of the Plan Price you have paid, less the cost of any Service Request we have provided. In addition, if the

cost of your Service Request is more than the portion of the Plan Price you have paid as of the date of cancellation, you will be required to pay us the lesser amount of (i) the cost of your Service Request minus the portion of the Plan Price you have paid, or (ii) your annual Plan Price amount minus the Plan Price you have paid. We will not charge you an administrative fee.

- c. An additional 10% per month will be added to any outstanding refund amount that is not provided to you within forty-five (45) days after your Plan Agreement is cancelled.

2. Cancellation by you after the first thirty (30) days and during the Initial Plan Agreement Term. Non eligible for a refund

3. Cancellation by you or us during any Plan Agreement Renewal Term. We will provide you with a prorated refund of the unearned Plan Price you have paid, less the cost of any covered Service Request as long as you are within the required time of canceling.

17. What do you do if things do not go as

expected?

A. Contact Us. We believe you deserve a fair and courteous service experience. If you believe that our service did not meet your expectations, please contact us at 870.897.7002 We will work with you to resolve any issue that you may have pursuant to this Plan Agreement.

B. MANDATORY ARBITRATION: CLASS ACTION WAIVER.

PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR LEGAL RIGHTS AND GOVERNS HOW YOU AND WE CAN BRING CLAIMS AGAINST EACH OTHER. THIS SECTION WILL, WITH LIMITED EXCEPTION, REQUIRE THE PARTIES TO SUBMIT CLAIMS AGAINST EACH OTHER TO BINDING AND FINAL ARBITRATION ON AN INDIVIDUAL BASIS.

Any dispute or claim between the parties (including our affiliates) relating to or arising from in any way to this Plan Agreement or the relationships between the parties will be resolved by binding arbitration, rather than in court. There is no judge or jury in arbitration, and court review of an arbitration award is limited.

However, an arbitrator can award on an individual basis the same damages and relief as a court (including injunctive and declaratory relief or statutory damages) and must follow the terms of this Plan Agreement as a court would. The parties also agree that the Federal Arbitration Act and federal arbitration law applies to any dispute between the parties. In addition, the arbitrator, and not any court, will have exclusive authority to resolve any dispute between the parties relating to the interpretation, applicability, unconscionability, arbitrability, enforceability or formation of this Section 16, including that any part of this Section 16 is void or voidable, subject to Section 16.B.3 below.

1. Notice of Disputes. If a dispute arises between us, the party who intends to seek arbitration must send a written Notice of Dispute describing the claim and specific relief sought. All notices to us shall be sent to the following email address: fixitlocalllc@gmail.com All notices to you

will be sent to the electronic mail address we have on file for you. The notice must include the initiating party's digital or ink signature and, if the party is represented by an attorney, the attorney's signature. No arbitration shall be commenced, and no arbitration fees shall be assessed, until we have received a compliant written notice and we have had 30 days to evaluate and respond to the notice.

2. Arbitration Procedures. - Any dispute, claim, or controversy arising out of or relating to this Agreement- including the breach, termination, enforcement, interpretation, or validity thereof- shall be resolved by binding arbitration administered by the American Arbitration Association (AAA) in accordance with its Commercial Arbitration Rules. The following terms shall apply. The arbitration shall take place in Craighead County, Arkansas unless both parties agree otherwise in writing. The arbitration shall be consumer contract law. Each party shall be responsible for its own legal fees, costs, and expenses unless otherwise required by law. The arbitrator shall have no authority to award punitive, incidental, indirect, or consequential damages. The decision of the arbitrator shall be final and binding, and judgment on the award may be entered in any court of competent jurisdiction. By entering into this Agreement, both the customer and Fix It Local waive their right to a trial by jury or to participate in a class action lawsuit. This arbitration clause shall survive the termination or expiration of this Agreement.

3. Class Action Waiver.

YOU ACKNOWLEDGE AND AGREE THAT YOU AND WE ARE EACH WAIVING THE RIGHT TO PARTICIPATE AS A PLAINTIFF, CLASS REPRESENTATIVE, OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION LAWSUIT, CLASS-WIDE ARBITRATION, OR ANY OTHER REPRESENTATIVE ACTION IN ANY FORUM.

C. PLAN AGREEMENT AGGREGATE LIMIT OF LIABILITY. The most we will pay for any and all claims, including all Service Requests, arising out of or from this Plan Agreement is up to \$10,000 during the Initial Plan Agreement Term, and after the expiration of the Initial Plan Agreement term during any twelve (12) month period.

D. SURVIVABILITY AND SEVERABILITY. Your and our rights and obligations under this Section will survive any termination or expiration of the Plan Agreement. In addition, if any portion of this Plan Agreement is found to be unenforceable, that portion will be severed, and you and we may enforce the remainder of this Plan Agreement.

A. Current Plan Agreement. You may be provided with the initial Plan Agreement via hard copy or electronically.

B. Notice of Plan Agreement Changes. We will provide to you, with thirty (30) days advance notice in writing, any material changes to the terms and conditions of this Plan Agreement, including but not limited to changes to the Plan Price, Plan Term, or the coverage provided. If you cancel your Plan Agreement due to a notice of Plan Agreement change, you will not be charged an administrative fee. We will provide this notice via any of the communication methods identified below. Your continued use of the Plan after we provide such notice constitutes your acceptance of the changes.

19. What else do you need to know?

General Legal Provisions.

A. Provider Information. Fix It Local is the provider of this Plan Agreement for Covered Homes located in Arkansas.

B. Full Faith and Credit of Plan Agreement. Our obligations under this Plan Agreement are backed only by the full faith and credit of the Provider and are not guaranteed under a service contract reimbursement insurance policy. Please note, THIS PLAN AGREEMENT IS NOT A CONTRACT OF INSURANCE.

C. Transfer of this Plan Agreement. This Plan Agreement provides coverage for the Covered Home listed in the Plan Summary. If ownership of the Covered Home changes during the term of this Plan Agreement, you must contact us at 870.897.7002 to transfer this Plan Agreement to the new owner of the Covered Home within thirty (30) days prior of closing.

D. Governing Law. This Plan Agreement is governed by the law of the state where the Covered Home is located.

E. How We'll Communicate with You. We may communicate with you via letter mailed to the last mailing address provided by you to us, by email, mobile phone text message.

18. Where can you find your Plan Agreement?

methods. All communications will be in English unless otherwise required by Applicable Law.

F. Authorized Representatives. You may designate Authorized Representatives to communicate with us on your behalf regarding a Covered Home or Service Request, provided such individuals are eighteen (18) years of age or older. You must provide us with such designation in writing, or as otherwise directed by us.

G. Privacy Policy. As part of the services provided to you by the Plan Agreement, we may collect, use and disclose personal information about you for the purposes of establishing, managing, and maintaining our relationship with you in accordance with our Privacy Policy. Your information may be shared with our Service Contractors and other third parties as explained in our Privacy Policy.

20. Definitions Appendix

The certain words and phrases used in this Plan Agreement mean the following:

Applicable Law: The applicable federal and state laws, rules, regulations, ordinances, and codes that apply to your Plan.

Authorized Representatives: The persons authorized by you to file a Service Request or communicate with us on your behalf.

Breakdown: The electrical or mechanical failure of the Covered Item to operate as designed when installed and used in accordance with the applicable manufacturer's instructions and Applicable Law.

Cash-in-Lieu Payment: The monetary payment you may receive instead of us repairing or replacing your Covered Item.

Covered Breakdown: A Breakdown of a Covered Item due to a Covered Cause as provided by this Plan Agreement.

Covered Cause: The cause of the Breakdown we will cover as identified in this Plan Agreement.

Covered Home: The real property at the Covered Home address that meets the criteria set forth in his Plan Agreement.

Covered Items: The items, systems, and units (including parts and components) specified in your Plan that are designed for residential use by applicable manufacturer specifications and either:

- (i) Installed within structural walls, on or above the main foundation, and under the roof of the Covered Home; or
- (ii) Is one of the following items that is manufactured for outdoor use or otherwise located in a structure that fully protects it from weather elements that are installed or otherwise connected to the Covered Home for use: air conditioning system, heating system, electrical panel, water heater unit, cleanout, pressure regulator, exterior well pump, septic tank, and sewage ejector pump.

Covered Item Limit: The maximum amount of coverage we will provide to repair or replace the individual Covered Item during the Initial Plan Agreement Term, and after the Initial Plan Agreement Term the maximum amount of coverage we will provide to repair or replace the Covered Item during any twelve (12) month period beginning on the Plan Agreement Renewal Date.

Improper Installation or Repair: The Breakdown caused by the Covered Item caused by the improper installation or repair of the Covered Item.

Installed, Permanently Installed, or Built-In: An item or system that is intended by the manufacturer to be installed, attached or integrated into another item (such as in a wall, countertop, or cabinetry or other items) and is not designed or intended to be freestanding or regularly moveable.

Insufficient Maintenance: The Breakdown of the Covered Item caused by the failure to perform regular or recommended maintenance.

Member, you, or your: The party to this Plan Agreement who either owns the Covered Home or has the authority to direct repairs of Covered Items located within the Covered Home.

Mismatched HVAC System: A covered heating, ventilation and air conditioning system where the components of the Covered Item do not match as required by the applicable manufacturer's instructions or Applicable Law.

Modification: Any necessary alteration, upgrade or replacement that, in order to complete the repair of the Covered Item for the Covered Breakdown, must be made to:

- (i) the area of your Covered Home in which the repair must be made,
- (ii) a separate item or Covered Item in the Covered Home that has not otherwise experienced a Breakdown; or
- (iii) any required connections to the Covered Item.

Modifications Limit: The total amount of coverage we will provide during the Initial Plan Agreement Term, and after the Initial Plan Agreement Term the total amount of coverage we will provide during any twelve (12) month period beginning on the Plan Agreement Renewal Date if the repair or replacement of a Covered Item requires any of the following:

- (i) Covered Item Modifications; and
- (ii) permits, testing, correction of existing code violations and/or inspections required by Applicable Law.

Normal Wear and Tear: The expected and natural deterioration of the Covered Item that occurs over time when used in a normal and expected manner for residential purposes.

Plan: The home warranty plan you purchased and is provided by this Plan Agreement. The name of your Plan is identified in the Plan Summary.

Plan Agreement: Means this Home Warranty Plan Agreement applicable to your Plan.

Plan Agreement Term: The applicable term of your Plan Agreement as described in the Plan Summary.

Primary Function: The primary function(s) which the Covered Item is intended to perform as specified by the manufacturer and is one of the primary purposes a reasonable consumer would purchase the Covered Item for residential use.

Provider, we, us or our: The provider of the Plan as identified in the Plan Summary.

Rough Finish: The basic level of finish that any access holes or openings made by the Service Contractor will be returned to as part of a Service Request prior to sanding and any application of any primer, sealant, paint, tile or other type of final decorative covering.

Rust, Corrosion, or Sediment: a Breakdown of the Covered Item due to the presence of rust, corrosion, or sediment on or in the Covered Item.

Service Contractor: The independent repair service provider authorized by us to perform services under this Plan Agreement.

Service Request: The individual request for service for a Covered Item you place with us under your Plan.

Trade Service Call Fee or Service Fee: The non-refundable fee collected at the time you submit a Service Request to diagnose the Covered Item, unless otherwise stated in this Plan Agreement

Fix It Local Home Warranty Agreement

Effective Date: [Insert Date]

Customer Name: [Insert Customer Name]

Property Address: [Insert Property Address]

Contact Information: [Insert Phone Number and Email Address]

1. Coverage Plans

Fix It Gold – \$480/year

- Heating, cooling, plumbing, and electrical components. - Solid coverage limits ensuring reliable service. - Affordable and straightforward plan. - Fast and reliable response times. - Ideal for homeowners seeking core system protection. - Locally owned and operated, providing personalized service.

Fix It Platinum – \$720/year

- Includes everything in Gold, plus: - Major kitchen appliances. - Enhanced coverage for more protection. - Increased coverage limits. - Increased refrigerant coverage for AC systems. - Priority response times. - Perfect for homeowners desiring extra protection.

Fix It Diamond – \$1,080/year

- Includes everything in Platinum, plus: - Highest coverage limits for all systems and appliances. - Full refrigerant coverage for AC units. - Garage door opener coverage included. - Pre-season HVAC tune-up. - Roof leak repairs for non-structural leaks. - Highest priority response times. - Designed for homeowners seeking maximum, all-inclusive protection.

2. Monthly Payment Plan Terms and Conditions

Customers may opt to pay for their Fix It Local Home Warranty plan through a monthly installment plan, dividing the total annual cost into 12 equal monthly payments. By selecting this option, the customer agrees to the following terms: a. 12-Month Commitment: The monthly payment plan constitutes a 12-month contractual agreement. Early cancellation will result in a charge of either the remaining unpaid balance of the 12-month contract or a \$150 early termination fee, whichever is less. b. Automatic Payment Enrollment: Customers must enroll in automatic payments via credit/debit card or ACH draft. Failure to maintain active auto-pay will result in suspension of coverage. c. Coverage Activation & Waiting Period: For new monthly subscribers, coverage begins after a 30-day waiting period from the contract start date, unless proof of uninterrupted prior home warranty coverage is provided. d. Proportional Claims Limitation (Initial 90 Days): During the first 90 days, Fix It Local reserves the right to limit total claim payouts to an amount not exceeding the total monthly premiums paid to date, unless the full annual contract amount is paid upfront. e. Default and Collections: Non-payment may lead to suspension or cancellation of coverage, and Fix It Local may pursue the outstanding balance in accordance with applicable law.

3. Coverage Limits

Fix It Gold – \$480/year

- Heating: up to \$500 - Cooling: up to \$500 (excludes compressor and refrigerant) - Water Heater: up to \$500 (no tank replacement) - Plumbing: minor leaks/stoppages up to \$300; toilet mechanisms up to \$150
- Electrical: switches/outlets up to \$150; breakers/wiring up to \$300 - Annual Aggregate Limit: \$2,500

Fix It Platinum – \$720/year

- Per-Item Cap: \$2,000
- Annual Aggregate Limit: \$5,000

Fix It Diamond – \$1,080/year

- Per-Item Cap: \$2,500
- Annual Aggregate Limit: \$7,500

*Note: If a repair exceeds the per-item or annual cap, the customer may pay the difference out of pocket.

4. General Terms

- Service Requests: All service requests must be submitted through our official channels.

Unauthorized repairs or services will not be reimbursed.

- Exclusions: This agreement does not cover damages resulting from misuse, abuse, neglect, or acts of nature. A detailed list of exclusions is provided in the full terms and conditions.

- Transferability: This warranty is transferable to subsequent owners of the property within the warranty period. Any transfer must be completed in writing and approved by Fix It Local.

- Governing Law: This agreement shall be governed by and construed in accordance with the laws of the state of Arkansas.

Acknowledgment

By submitting this application, the Customer acknowledges receipt of this Warranty Agreement and agrees to the terms and conditions set forth herein.

Fix It Local Home Warranty Agreement

Effective Date: [Insert Date]

Customer Name: [Insert Customer Name]

Property Address: [Insert Property Address]

Contact Information: [Insert Phone Number and Email Address]

1. Coverage Plans

Fix It Gold – \$480/year

- Heating, cooling, plumbing, and electrical components. - Solid coverage limits ensuring reliable service. - Affordable and straightforward plan. - Fast and reliable response times. - Ideal for homeowners seeking core system protection. - Locally owned and operated, providing personalized service.

Fix It Platinum – \$720/year

- Includes everything in Gold, plus: - Major kitchen appliances. - Enhanced coverage for more protection. - Increased coverage limits. - Increased refrigerant coverage for AC systems. - Priority response times. - Perfect for homeowners desiring extra protection.

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