



## Policy Rate and Coverage Breakdown

Product	Coverage	Claim Fee	Incident Limit	Price
Tend Home Plus \$15,000 Annual	HVAC • \$5000*/year Appliance • \$5000/year Plumbing • \$2500/year Electrical • \$2500/year Additional Items • \$2500/year Access to Systems • \$1000/year	\$500	\$2,000	\$39.99 / Month \$475 / Annual
		\$250	\$2,500	\$52.99 / Month \$625 / Annual
		\$125	\$3,000	\$78.99 / Month \$935 / Annual

Product	Coverage	Claim Fee	Incident Limit	Price
Tend Home Standard \$2,500 Annual	HVAC • \$1000/year Appliance • \$2500/year Plumbing • \$2500/year Electrical • \$2500/year Additional Items • \$2500/year Access to Systems • \$1000/year	\$250	\$1,500	\$29.99 / Month \$355 / Annual



### How Tend works:

- 1) If a covered item breaks, call the service provider of your choice.
- 2) Get it fixed and send us all the paperwork.
- 3) We will reimburse the lower of the repair cost or replacement cost capped at the incident limit less the claim fee.

A 30-day wait to file claims applies but is waived for any new home purchase

## What's Covered

### HVAC

- Air Conditioning / Cooling System
- Heating Systems
  - Primary Gas, Oil, or Electric Heater
- Ductwork

EXCLUSIONS: Gas AC, Window Units, Commercial Grade Equipment, Solar Heating Systems, Fuel Storage, Humidifiers, Registers and Grills, Asbestos-insulated ductwork

### Appliance

- Dishwasher
- Garbage Disposal
- Built-In Microwave Oven
- Range / Oven / Cooktop
- Kitchen Refrigerator
- Clothes Washer
- Clothes Dryer
- Water Heater

EXCLUSIONS: Racks, Internet Connections, AV Equipment, Clocks, Shelves, Glass, Door Seals, Lighting, Handles, Food Spoilage, Low boy and Squat Water Heaters, Solar Water Heaters and components, Commercial Grade Equipment

### Plumbing Systems

- Leaks
- Breaks of Water, Drain, Gas, Waste or Vent Lines
- Sump Pumps
- Clearing of Mainline

EXCLUSIONS: Hose Bibs, Damage From Freezing or Roots, Septic Tanks, Water Softeners, Toilet Tanks / Bowls, Whirlpool Jets

### Electrical Systems

- All Components/Parts
- Includes Built-In Exhaust Fans

EXCLUSIONS: Fixtures, Smoke and CO2 Detectors, Intercoms, Solar Systems, Commercial Grade Equipment

### Home Items

- Door Bells
- Ceiling Fans
- Garage Door Openers
- Built-In Exhaust Fans
- Attic / Whole House Fans
- Hot / Cold Water Dispensers

EXCLUSIONS: Intercom System Door Bells, Garage Doors or Door Track Assemblies

### Access to Systems

- When covered repairs require access to ductwork, plumbing, or electrical systems we provide for repair, sealing, or replacement through unobstructed walls, ceilings or floors and restored to a rough finish.