

LIMITATIONS & EXCLUSIONS

Please be aware that while it is comprehensive, your home warranty doesn't cover everything. For your convenience, here are some important limitations and exclusions:

- Defects that were apparent and were accepted by the Homeowner at the Date of Possession;
- Normal cracks in plaster, drywall, paint, masonry, stucco, parging, ceramic tiles, grout, and other cementitious materials, and concrete;
- Normal shrinking and warping of materials caused by drying after construction;
- Damage arising from dampness, condensation or fungal or bacterial contamination;
- Diminution in the value of the Home or the Equipment;
- Damage arising from improper or inadequate maintenance by the Homeowner including damage caused by, or resulting from, failure to maintain proper grading of the ground, failure to make necessary telepost adjustments, water leakage or drainage, inadequate water/moisture seals, or the failure of the Homeowner to repair and maintain the Home or mitigate any damage thereto;
- Normal soil movement or subsidence along utility lines or backfill consolidation or compaction around the Home;
- Any workmanship, design, or material, provided or contracted directly by the Homeowner with a supplier, manufacturer, or tradesperson;
- Accidental loss or damage caused by a third party or from acts of nature such as, but not limited to: fire, explosion, smoke, water escape, changes which are not reasonably foreseeable in the level of the underground water table, glass breakage, windstorm, hail, lightning, falling trees, aircraft, vehicles, flood, and earthquake;
- Any loss or damage which arises while the Home is being used primarily or substantially for non-residential purposes;
- Any damage caused by insects, rodents or other animals except where such damage results from a Building Code defect;
- Bodily injury, emotional anguish, inconvenience, damage to personal property, economic loss, or damage to real property which is not part of the Home.

IMPORTANT: For more information on the specifics of your coverage, please consult the Material & Labour Standards Guidelines in either your online manual or at www.anhwp.com.

YOUR RESPONSIBILITIES

There are three things you should keep in mind to be certain that your home warranty serves you well:

1. **Know your home.** Operational instructions are available in your online homeowner portal.
2. **Maintain all equipment.** Detailed instructions are available in your online homeowner portal.
3. **Understand your coverage.** Do not attempt repairs yourself (or contact anyone else to do the work) if you wish to have the work covered under your home warranty.