



DEDUCTIBLE DEFENDER



Home Protection Plan

for your **PRIMARY RESIDENCE**
with over **\$3,000** of potential benefits

Deductible Reimbursement

Up to \$2,500
1 per 12-months

Home Glass Breakage Reimbursement

Up to \$200 per occurrence
2 Repairs per 12-months

Home Lockout Service Reimbursement

Up to \$100 per lockout
2 Services per 12-months

Appliance/Electronic Repair Reimbursement

Up to \$500 per occurrence
\$1,000 maximum per 12-months
Receive a 50% reimbursement of the payment made to a
repair facility to repair an eligible appliance or piece of
Electronic Equipment

Emergency Lodging Reimbursement

Up to \$100 per day lodging to \$1,000 max per 12-months
if the Member's Primary Residence becomes
uninhabitable

\$249 per year



By enrolling you agree to the following terms:

- The Home Protection Plan benefits only cover your PRIMARY residence. Secondary homes, rental properties or vacation home are not eligible for the reimbursement program.
- There is a 30-day waiting period before utilizing the Home Appliance / Electronic Repair Reimbursement. All other benefits can be utilized upon enrollment.

**This Summary is a brief overview of the program and is not considered a full disclosure of benefit terms. Please refer to the Terms and Conditions for complete forms, conditions, limitations, definitions and exclusions.

www.deductibledefender.com | 888-746-1492 | support@deductibledefender.com

Home Protection Plan

1. **Home Deductible Reimbursement:**

We will reimburse the covered **Member** for a **Loss** that occurs during the **Coverage Period** to the **Member's Primary Residence** or **Personal Effects**, equal to the deductible limit shown on the **Member's Home Insurance** policy or up to a maximum of \$2,500 per claim, whichever is less. Coverage is effective from the date of the **Member's** enrollment. Only one (1) Home Deductible Reimbursement benefit will be paid per claim occurrence, and only one (1) claim per Member will be paid per twelve (12) month period.

2. **Home Glass Breakage:** If during the **Coverage Period**, a window is broken at a **Member's Principal Residence**, Home Glass Breakage will reimburse the **Member** up to \$200 to replace the broken window. Coverage is limited to two (2) claims per twelve (12) month period.

3. **Home Lockout:** If during the **Coverage Period**, the **Member** is locked out from their **Principal Residence**, Home Lockout Reimbursement will reimburse up to \$100 for a licensed locksmith to allow the **Member** to enter their **Principal Residence**. Coverage is limited to two (2) lockouts per twelve (12) month period.

4. **Appliance/Electronic Repair Reimbursement:**

After thirty (30) days from the effective date of membership, the **Member** is eligible to receive a fifty percent (50%) reimbursement of the payment made to a repair facility to repair an **Appliance** or piece of **Electronic Equipment** that is located in the **Member's Primary Residence** during the **Coverage Period**. The repair and repair payment must occur thirty (30) days after the effective date of the membership.

Appliance means an electrical device owned by you that is plugged into the house's electrical system and is located within the interior of your Primary Residence including the attached garage. Appliances include: cooktops, dishwashers, dryers, freezers, microwave ovens, ranges, refrigerators, trash compactors, vacuums, warming drawers, washers, and wine coolers.

Electronic Equipment means electronic devices owned by you and located within the interior of your Primary Residence including the attached garage. Electronic equipment includes: desktop and laptop computers, tablets, digital video recorders, DVD players, garage door openers, home audio components, laptop computers, power tools, televisions, and television receivers.

The maximum repair reimbursement amount the **Member** can receive per claim occurrence is \$500.

The maximum repair reimbursement amount the **Member** can receive per twelve (12) month period is \$1,000.

5. **Emergency Lodging Reimbursement:** We will reimburse the covered **Member**, up to a maximum of \$1,000 per claim occurrence, in the event that the **Member's Primary Residence** becomes uninhabitable during the **Coverage Period** due to events beyond the **Member's** control. These events are limited to break-in, theft, tornado, hurricane, earthquake, flood, fire, landslide and mandatory evacuation.

1 claim per 12-mo period
10 nights at \$100 each up to \$1,000

We will also reimburse the covered **Member**, up to a maximum of \$1,200 per claim occurrence, for lodging expenses in the event of:

1. A sudden breakdown of their only air conditioning unit in the **Primary Residence** in the summer (defined as occurring within the following months/days of the year: 6/20 - 9/23), or a sudden breakdown of their only furnace in the winter (defined as occurring within the following months/days within the year: 12/21 - 3/20), that results in the unit remaining completely non-operational for 24 hours or more from the time of the first service visit from the Service Provider) due to a delay in availability of the required repair parts to the Service Provider for their completion of the repair; or

2. A sudden break in their water pipes in the **Primary Residence** that results in the residence being flooded if the removal of the water by the Service Provider is delayed by 24 hours or more from the time the documented service request was made by the Member.

1 claim per 12-mo period
12 nights at \$100 each up to \$1,200