



AMERICA'S 1st CHOICE
HOME CLUB

- Coverage
- Benefits
- Savings
- Peace of Mind

Home Warranty Without the Headache:

Discounted home-buyer rates, flexible in-house service, dedicated account managers, and the longest work guarantee in the industry ensure that your clients get lasting repairs without breaking the bank.

Convenient for Realtors:

We know real estate professionals work hard. AFC makes the job a little easier with Realtor Rewards, a quick-n-easy online Invoice Generator, and more!



FIND A PLAN THAT FITS

At AFC, we have you covered. Our affordable home warranty plans guarantee that homeowner's aren't facing expensive repairs alone. AFC offers four different plans and several optional coverages.

	PLATINUM	GOLD	SILVER	SYSTEMS
Air Conditioning	✓	✓	✗	✓
Heating System	✓	✓	✗	✓
Water Heater	✓	✓	✗	✓
Electrical System	✓	✓	✗	✓
Plumbing System	✓	✓	✗	✓
Ductwork	✓	✓	✗	✓
Clothes Washer	✓	✓	✓	✗
Clothes Dryer	✓	✓	✓	✗
Kitchen Refrigerator	✓	✓	✓	✗
Oven/Range	✓	✓	✓	✗
Dishwasher	✓	✓	✓	✗
Garbage Disposal	✓	✓	✓	✗
Garage Door Opener	✓	✓	✓	✗
Built in Microwave	✓	✗	✗	✗
Plumbing Stoppages	✓	✗	✗	✗
Ice Maker	✓	✗	✗	✗
Fans	✓	✗	✗	✗

OPTIONAL COVERAGES:

PLUMBING STOPPAGES
POOL AND/OR SPA
WELL PUMP

SUMP PUMP
CENTRAL VACUUM
STAND-ALONE FREEZER

SECOND REFRIGERATOR
SEPTIC SYSTEM
HOT WATER DISPENSER

ROOF LEAK
DOUBLE OVEN
ICE MAKER

	1 YEAR			3 YEARS		
SERVICE FEE	\$75	\$100	\$125	\$75	\$100	\$125
PLATINUM	\$650	\$625	\$600	\$1600	\$1525	\$1450
GOLD	\$575	\$525	\$500	\$1475	\$1325	\$1250
SILVER	\$425	\$400	\$375	\$1025	\$950	\$875
SYSTEMS	\$525	\$475	\$425	\$1325	\$1175	\$1025

Get Unbeatable Coverage in Two Easy Steps.

Generate an invoice in two minutes with the QR code below.

CREATE A REAL ESTATE INVOICE

Fill out the form below, get an invoice sent to you in 5 minutes.

Select A Plan

PLATINUM GOLD SILVER SYSTEMS

Select A Service Fee

Service Fee Selection ⓘ

\$75 \$100 \$125

Term Selection ⓘ

AFC makes protecting your home convenient and simple. We make our coverage easy to use and easy to get so you can have the peace of mind you deserve.



Step 1: Scan the QR code with your phone or tablet.

Step 2: Enter some basic information.

That's it! Simply provide a few details about the property, the purchase, and the homebuyer, and we'll generate and email an invoice for an AFC plan.

SCAN CODE TO PLACE AN ORDER

Other Ways to Sign Up: If you aren't able to use the QR code, you can visit our website or call.
afchomeclub.com/realestate | 404-937-3491.



How to Use An AFC Home Club Plan



Get to Know Your Coverage

Once you've chosen a plan and signed up, review the contract so you know what's covered. Call 866-242-0629 with any questions. Sample contracts are also available online.



Maintain Your Systems & Appliances

Maintenance is the best way to keep your home in top shape and avoid major failures. AFC offers helpful tips at afchomeclub.com



Contact Us When Something Fails

Use our online member portal to submit request, or call 770-973-2400 any time.



AFC will Send a Technician

We'll send a qualified technician to your home for repairs. If you want to choose your own technician, just let us know--we'll work with any licensed and insured technician.



Pay the Service Fee

You pay the service fee (a set amount chosen at purchase) directly to the technician doing the repairs



Technician Completes Repairs

Technicians will repair or replace with a similar or like system/appliance based on equipment of similar features, capacity, efficiency and value.

Top 10 Frequently Asked Questions!



1. How do I make a service request?

You can place your request online or call 770-973-2400.

2. When does the policy start? Is there a waiting period?

With a valid home inspection report, we can begin coverage immediately, waiving the standard 30-day waiting period and using your closing date as the beginning of the policy.

3. Do you cover pre-existing conditions? What if my home inspection report shows issues but we have them resolved?

Typically, any issues found in the home inspection report should be addressed by the seller prior to closing. Known pre-existing conditions that show up on your home inspection report will not be covered by AFC or any company in the home warranty industry.

When you have repairs done prior to closing, hold on to any proof-of-repair invoices. These invoices help AFC confirm that your home had no pre-existing issues when your membership started.

4. What's the difference between a preventative maintenance report and a home inspection?

A home inspector notes whether or not the unit functions at all, but doesn't conduct any in-depth tests. Service Champions, a Northern California HVAC company, explains:

"Home buyers assume that the home inspector has tested their heating and air conditioning equipment. But the home inspector may simply turn on your furnace and air conditioner to make sure they work.... HVAC systems, like cars, can work even if there are major problems."

By contrast, preventative maintenance is performed by a licensed HVAC contractor and is geared towards increasing the lifespan and performance of your unit. During maintenance, technicians not only inspect the unit but also clean filters and coils and make any adjustments necessary.

5. Can I choose which technician I use?

Of course! While we have a great nationwide network of technicians, you also have the option to choose your own as long as they are licensed, bonded, and insured.

6. Will my rate go up when I renew the membership?

Nope. We'll offer you the same rate and service fee that you had when you signed up, plus you will be eligible for discounted three-year rates available only to renewing customers.

7. What is a work guarantee? Why does it matter?

A work guarantee refers to a length of time after a repair during which the homeowner will not have to pay if the same issue occurs again. Most home warranty companies will guarantee a repair for 30 to 60 days, but AFC Home Club offers the longest work guarantee in the industry: we'll guarantee the cost of parts and labor on repairs for the life of the plan.

8. I have homeowner's insurance, why do I need a home protection plan?

Homeowner's insurance generally covers large structural issues and physical damage due to weather, fire, or theft. AFC's coverage is designed to pick up where homeowner's insurance leaves off, covering the daily operation of the systems and appliances in your home.

9. Is everything in my home covered?

Unfortunately, we cannot cover everything in your home; however, AFC Home Club has some of the most comprehensive coverage in the industry. We cover items that are in good working condition and are properly maintained at the time of enrollment.

See the sample Terms and Conditions in this pamphlet for a specific list of covered items, limitations, maintenance requirements, and any exclusions.

10. Can I add a protection plan to the house I'm buying after closing?

You can start protecting your home with a plan at any time, but in order to take advantage of special real estate pricing and terms, you must set up the plan within 15 days of closing.

**Not Seeing Your Question?
Call 404-937-3491**



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404-937-3491

realestate@afchomeclub.com

1343 Canton Rd, Ste A, Marietta, GA 30066

afchomeclub.com/realestate

PLATINUM COVERAGE

APPLIANCES

AFC will pay up to \$3,000 per item per membership term for access, diagnosis, repair, or replacement with the like value of item currently in the home unless otherwise stated in the item's specific terms or in the Limitations of Liability section below.

NOTE: AFC shows examples of "not-covered" components to assist with your understanding of this membership; examples are not exhaustive. It is important to review Limitations of Liability below and any optional coverage items on your declaration page.

COVERED

ALL COMPONENTS AND PARTS

Oven/Range/Cooktop	Kitchen Refrigerator
Clothes Dryer	Icemaker
Clothes Washer	Garbage Disposal
Dishwasher	Built-in Microwave

NOT COVERED

Portable units, countertop units, insulation, doors, glass, handles, refrigerator water lines, ice crushers, beverage dispensers, plastic mini tubs, baskets, drums, venting, damage to clothing, overloading, removable parts that do not affect the functionality of the equipment such as racks, shelves, etc. Refrigerant recapture, reclaim, or disposal are also not covered.

SYSTEMS

AIR CONDITIONING AND HEATING NOTE: Coverage applies to one (1) main source of air conditioning and one (1) main source of heating. Coverage applies to up to 5 (five) ton capacity, electric units below 21 SEER, and designed for residential use. Coverage applies to ducted units only. For HVAC Systems 5 years or older, AFC will use a guide for a prorated amount based on Age. This amount will be based on units comparable to the unit in the home at the time of the service request.

AIR CONDITIONING AND HEATING SYSTEM

COVERED: Thermostats, condenser fan motors, compressors, condensers, coils, capacitors, relays, contactors, pressure switch, thermistor, transformers, defrost boards, blower motors, condenser fan motors, inducer motors, heating elements, igniters, ignition module, burner assembly, thermocouple.

NOT COVERED: Window units, portable units, chiller systems and components, geothermal components, oil-based boiler systems, solar heating systems, fireplaces and key valves, radiant cable heat, heat lamps, humidifiers, outside or underground piping, standard or electronic filters, computerized HVAC management systems or zoned controllers, flues and vents, roof jacks or stands, condenser casings, non-ducted wall units, condensate pans, condensate line stoppages, pad or pad frames, automatic or manual dampers, refrigerant recapture and disposal, and air conditioning with improperly sized systems, hard-start kits, heat exchangers, maintenance.

SYSTEMS (continued)

DUCTWORK

COVERED: All standard ductwork throughout the residence, attachments to HVAC units.

NOT COVERED: Improperly sized ductwork/duct system, crushed ductwork.

WATER HEATER (Gas and/or Electric)

COVERED: Gas or electric water heaters up to 75 gallons, including tankless water heaters, thermostat assembly parts and components, heating elements burner assembly, gas valve, drain valve, relief valve, circulating pump.

NOT COVERED: Solar water heaters and associated components and plumbing, vents, flues, storage or expansion tanks, noise caused by sediment, corrosion, drip pans, multi-valve manifolds, water heater pump attachment.

INTERIOR ELECTRICAL

COVERED: Interior wiring, panel and sub-panels, circuit breakers.

NOT COVERED: Low-voltage wiring, DC wiring, circuit overload, inadequate wiring, aluminum wiring, faceplates, fixtures, switches, wire tracing, power outages, troubleshooting, modifications, code violations.

PLUMBING SYSTEMS AND STOPPAGES

COVERED: Visible interior leaks and breaks of water supply pipes, drain, vent, and waste lines; dishwasher supply line; toilet tanks/bowls (replaced with white builder's grade as necessary); toilet wax ring seals; flush valve; refill tube; ballcock; flapper; fill valve; overflow tube; diverter angle stops; hose bibs; p traps; faucet; unobstructed access to stoppage within the confines of the home from the access point (via snaking system i.e. sewer drain snake). AFC will provide access to plumbing systems through unobstructed walls, ceilings, or floors, and will cover up to \$250.00 to return the access opening to a rough finish condition—this amount will be deducted from the plumbing limit.

NOT COVERED: Piping failure or stoppage which includes collapsed piping, freezing or damage from roots; foreign objects; gas leaks; slab leaks; polybutylene, quest, or galvanized plumbing and drains; flange; valves; bathtubs; shower enclosures and glass; base pans; sinks; toilet lids and seats; cracks; whirlpool jets and control panel; water softeners; pressure regulators; inadequate or excessive water pressure; leak searches; inaccessible cleanouts or cost of installing cleanouts; faucet installation; hydro jetting; camera snaking.

CEILING/EXHAUST/ATTIC FAN

COVERED: All components and parts

NOT COVERED: AFC will pay up to \$150.00 per membership term.

PLATINUM COVERAGE (continued)

Optional Coverage

Unless the Declaration Page indicates that one or more of the following optional coverage item(s) was purchased, the following components are not included for coverage under this membership. Only one unit of each appliance/system is covered unless otherwise listed. Optional coverage may be purchased up to 30 days after the beginning of the membership without an inspection, with a new 30-day waiting period from the date at which the optional coverage item was purchased. After the 30th day, optional coverage may be purchased once an inspection is performed (at Member's expense) and the inspection results are approved by AFC. Optional coverage, regardless of date of purchase, will continue only through the membership term

IN-GROUND POOL/SPA EQUIPMENT (Saltwater/Chlorinated)

COVERED: Both the in-ground pool and spa equipment are covered if they use common equipment. If they have separate pump and filtration systems, then only one is covered unless an additional fee is paid. Coverage applies to accessible working components and parts of the pumping system: main pool pump, primary heater, motor, gaskets, blower, timer, valves (limited to back flush, actuator, check, 2-way, and 3-way valves), relays and switches, pool sweep motor and booster pump, above-ground plumbing pipes and wiring that are associated with primary pump and filter.

NOT COVERED: Filters, saltwater filtration/osmosis, salt water components, control panels, electronic boards, lights and solar equipment, liners, maintenance, housing and related equipment, structural defects, inadequate pressure, jets, ornamental fountains, waterfalls, and their pumping systems, above-ground/portable pools or spas built into decking.

WELL PUMP (Main Source of Water to the Home)

COVERED: Pump, drive coupling and cap, air volume control, flow kit control, foot valves, torque arrestor.

NOT COVERED: Holding or storage tanks, digging, locating pump, pump retrieval, re-drilling of wells, well casings, pressure tanks, pressure switches and gauges, check valve, relief valve, drop pipe, piping or electrical lines leading to or connecting pressure tank and main dwelling (including wiring from control box to the pump), booster pumps, well pump and components for geothermal or water source heat pumps.

SUMP PUMP

COVERED: Sump pump for groundwater that is permanently installed within the foundation of the home or attached garage.

NOT COVERED: Grey water, sewage ejector pumps, portable pumps, backflow preventers, check valves, piping modifications for new installs.

CENTRAL VACUUM

COVERED: All mechanical system components and parts.

NOT COVERED: Accessories or hoses, removable attachments, clogged pipes and maintenance related breakdowns. AFC is not responsible for the cost of gaining access to or closing access from the floor or walls either to locate the cause of malfunction or to affect repair or replacement.

STAND ALONE FREEZER

COVERED: All parts and components that affect the operation of the unit

NOT COVERED: Ice makers, crushers, dispensers or related equipment; internal shell; racks, shelves, or glass displays; lights; knobs, caps or dials; condensation pans; clogged drains or lines; grates; food spoilage; freon; disposal and recapture of freon; door seals or gaskets; door hinges or handles.

SECOND REFRIGERATOR

COVERED: All components and parts.

NOT COVERED: Insulation; doors; refrigerator water lines; removable parts; ice crushers; beverage dispensers; refrigerant recapture, reclaim or disposal; ice maker unless additional fee is paid and item is listed in additional coverage on declaration page.

DOUBLE OVEN

COVERED: All components and parts, for the second portion of a double oven.

NOT COVERED: insulation, doors, glass, handles, removable parts that do not affect the functionality of the equipment such as racks, shelves, etc.

SEPTIC SYSTEM

COVERED: Sewage ejector pump, jet pump, aerobic pump.

NOT COVERED: Tank, line from house, leach lines, field lines, lateral lines, tile fields and leach beds, insufficient capacity, clean out, pumping, grinder pump.

HOT WATER DISPENSER

COVERED: All components and parts

NOT COVERED: Rust, mold, corrosion, leaks or breaks of any kind.

ROOF LEAK REPAIR (Single-family homes only)

COVERED: Roof leaks.

NOT COVERED: Porches, patios, cracked or missing material, metal roofs, eco-roofs; camwood shakes, masonite shingles, gutters, downspouts, items penetrating the roof (such as skylights, chimneys, and vents), roof-mounted installations (such as solar panels) and leaks associated with their attachments to the roof.

More than a Home Warranty

Our Members Receive Club Benefits

FOR YOUR HOME

Cove® Smart Home Security

Homeowners and Auto Insurance

Encompass Parts and Home Goods

Utility Concierge

FOR YOUR HEALTH (and your family's)

Pet Benefits

Vision and Dental Discounts

Vision Insurance

Dental Insurance

River Primary Care

Supplemental Insurance

Emergency Transport Coverage

Emergency Alert Network

FOR YOUR BANK ACCOUNT

Whole Life Insurance

Accidental Death Insurance

DealCash

Cyber ID Protection



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