



AMERICA'S 1st CHOICE  
HOME CLUB

- Security • Protection
- Coverage • Benefits • Savings

### Why Choose America's First Choice Home Warranty?

#### Home Warranty Without the Headache:

With AFC Home Club's Award Winning Service, we keep everything in-house. From account set up to service calls, our team provides white glove service every step of the way.

#### Discounted Rates for Realtors:

Our relationships with Real Estate professionals are very important to us. We offer discounted pricing to make our plans more attractive to both you and your client.



# FIND A PLAN THAT FITS

At America's 1st Choice Home Club, we have you covered. Our company provides affordable extended home protection plans so that homeowners don't have to face expensive repairs alone. We have four great Home Club plans and optional add-on items to protect your home.

	PLATINUM	GOLD	SILVER	SYSTEMS
Air Conditioning	✓	✓	✗	✓
Heating Systems	✓	✓	✗	✓
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	✓	✗	✗	✗

## OPTIONAL ITEMS:

PLUMBING STOPPAGES  
POOL AND/OR SPA  
WELL PUMP

SUMP PUMP  
CENTRAL VACUUM  
STAND-ALONE FREEZER

SECOND REFRIGERATOR  
SEPTIC SYSTEM  
HOT WATER DISPENSER

TANKLESS WATER HEATER  
DOUBLE OVEN  
ICE MAKER

### 1 Year Plans:

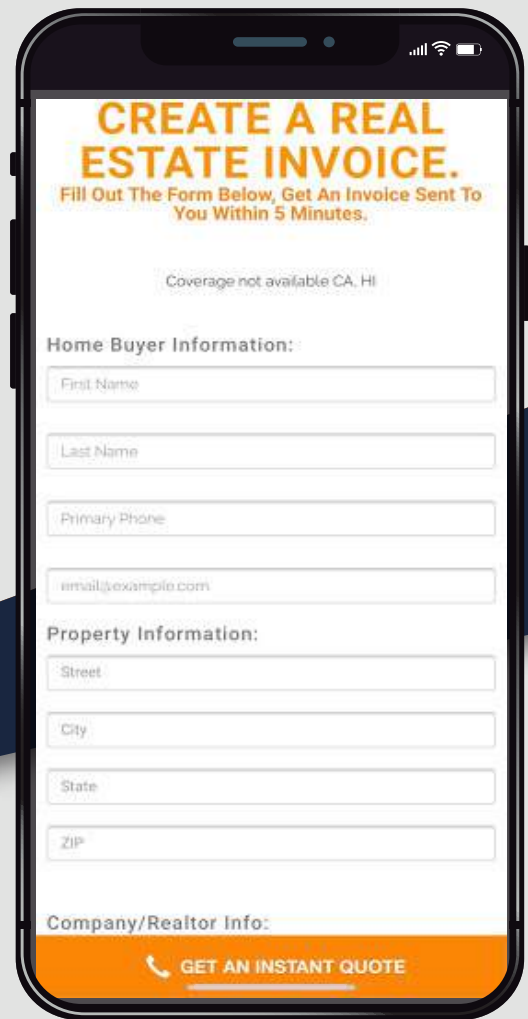
Platinum	<input type="checkbox"/> \$550/ \$75	<input type="checkbox"/> \$525/ \$100	<input type="checkbox"/> \$500/ \$125
Gold	<input type="checkbox"/> \$500/ \$75	<input type="checkbox"/> \$475/ \$100	<input type="checkbox"/> \$450/ \$125
Silver	<input type="checkbox"/> \$350/ \$75	<input type="checkbox"/> \$325/ \$100	<input type="checkbox"/> \$300/ \$125
Systems	<input type="checkbox"/> \$475/ \$75	<input type="checkbox"/> \$425/ \$100	<input type="checkbox"/> \$375/ \$125

### 3 Year Plans:

Platinum	<input type="checkbox"/> \$1405/ \$75	<input type="checkbox"/> \$1355/ \$100	<input type="checkbox"/> \$1305/ \$125
Gold	<input type="checkbox"/> \$1235/ \$75	<input type="checkbox"/> \$1185/ \$100	<input type="checkbox"/> \$1135/ \$125
Silver	<input type="checkbox"/> \$870/ \$75	<input type="checkbox"/> \$845/ \$100	<input type="checkbox"/> \$820/ \$125
Systems	<input type="checkbox"/> \$1065/ \$75	<input type="checkbox"/> \$1015/ \$100	<input type="checkbox"/> \$965/ \$125

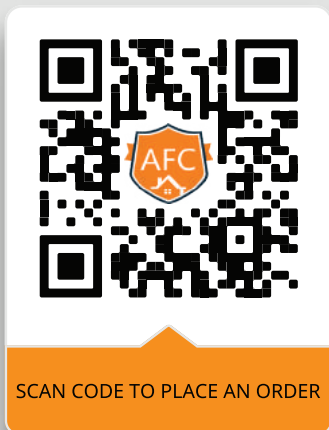
# Get Unbeatable Coverage in Two Easy Steps.

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



The image shows a smartphone screen with a form titled "CREATE A REAL ESTATE INVOICE." Below the title, it says "Fill Out The Form Below, Get An Invoice Sent To You Within 5 Minutes." There is a note: "Coverage not available CA, HI". The form is divided into sections: "Home Buyer Information:" with fields for "First Name", "Last Name", "Primary Phone", and "email@example.com"; "Property Information:" with fields for "Street", "City", "State", and "ZIP"; and "Company/Realtor Info:". At the bottom of the form is an orange button with a phone icon and the text "GET AN INSTANT QUOTE".

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.

**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](http://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](http://afchomeclub.com)



## Call Us When Something Fails

If one of your covered items malfunctions, call AFC or submit a claim online at [afchomeclub.com](http://afchomeclub.com).



## 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 rate you choose when you sign up) 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 Home Club Frequently Asked Questions!



## 1. How do I make a service request?

It's easy! Our service department is available 24/7. You can call 1-855-613-4555 or place your request online.

## 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. Learn more about preventative maintenance and its benefits here.

## 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**

## Sample Terms & Conditions:

### COVERAGE PERIOD

Coverage starts on the day specified on your declaration page and continues through the elected time shown. Payment must be received within 14 days of closing. Unless renewed prior to the date listed on your declaration page is the date the membership is expired, therefore no service requests will be accepted on that day.

(A) If a home inspection was not performed on the residence prior to purchase, coverage will be 30 days after the start date on the declaration page.

(B) TO WAIVE THE INITIAL 30-DAY WAITING PERIOD, YOU MUST PROVIDE YOUR INSPECTION REPORT TO CRAST. THIS REPORT MUST SHOW THAT THE ITEMS INCLUDED IN YOUR COVERAGE WERE INSPECTED AND ARE IN GOOD WORKING CONDITION, WITH NO FURTHER RECOMMENDATIONS, INSPECTIONS OR REPAIRS BY A TECHNICIAN SUGGESTED FOR COVERAGE TO APPLY. NO PRE-EXISTING CONDITIONS WILL BE ACCEPTED.

(C) In the event a claim is filed within the first 30 days of coverage, the maximum payout will be \$150.00 on covered items. After this period, normal limits will apply.

## Comprehensive Platinum Plan:

### APPLIANCES

CRAST will pay up to \$2,000 per item per membership term for access, diagnosis, repair or replacement with like value unless otherwise stated per the items specific term. Please refer to Limits of Liability for higher end and professional grade equipment.

#### CLOTHES DRYER

COVERED: Main Control Board-Thermal Fuse-Drum Glide- Gas Valve Solenoid-Pilot Burner- Heating Element- Heating Element Assembly- Cycling Thermostat-Timer- Rollers- Igniter- Drive Belt- Thermistor- Idler Pulley- Idler Assembly- High Limit Thermostat- Surface Limit Control- Power Pack- Blower Wheel-Flame Sensor- Drive Motor- Knob- Snap Retaining Ring.

NON-COVERED: Drum- Seals- Gaskets- Vents- Touch Panel/Displays- Tub.

#### CLOTHES WASHER

COVERED: Main Control Board-Motor Coupling- Drain Pump- Agitator- Water Inlet Valve- Clutch- Retainer- Shock Dampening Device- Shock Absorber- Drive Belt-Suspension Spring- Shipping Bolt- Lid Switch- Drain Hose- Mounting Clip-Suspension Rod- Shift Actuator- Rotor Position Sensor- Belt Kit- Idler Assembly.

NON-COVERED: Drum- Seals- Gaskets- Spider Bracket- Overloading- Touch Panel/Displays- Tub.

#### KITCHEN REFRIGERATOR

COVERED: Main Control Board- Fan Motor- Thermistor- Inverter- Compressor-High Limit Thermostat- Temperature Control Thermostat- Temperature Sensor- Defrost Thermostat- Defrost Heater Assembly- Defrost Timer- Evaporator Fan Motor- Y Clip- Snap Retaining Ring- Start Relay- Damper Control Assembly-Fan Blade- Start Device- Ice Maker.

NON-COVERED: Touch Panel/Display - Leaks of any kind- Freon- Coils- Door Hinges- Dispenser- Ice Crusher - Removable Parts- Water Lines- Valves- Bucket-Filter- Interior Thermal Shelves/Insulation.

NOTE: Must be located in the kitchen.

NOTE: CRAST will pay up to \$200.00 for Ice Maker per Membership Terms.

#### OVEN/RANGE/STOVE/COOKTOP (Gas or Electric; Built-in or Freestanding)

COVERED: Bake Element- Element Receptacle and Wire Kit- Valves- Sensors- Spark Electrode- Surface Element Switch- Coil Surface Element- Surface Burner- Oven Control Board- Temperature Sensor- Manifold Transformer- Diode.

NON-COVERED: Any failure that arises during the "Self-Cleaning" Function of your unit- Glass- Touch Panel/Display- Clock- Fan-Oven/Cooktop Exhaust Fan.

NOTE: Upon Failure one Oven is covered unless Double Oven addition is selected at the time of purchase.

#### DISHWASHER

COVERED: Heating Element- Pump- Drain Valve- Motor Assembly- Timer- Float Switch- Inlet Valve- Internal Hoses- Thermal Fuse- Washer Arm.

NON-COVERED: Control Board- Touch Panel- Racks- Soap Dispenser.

#### GARBAGE DISPOSAL

COVERED: 1 Unit-The Components and Parts of entire Unit. Upon failure, CRAST will allocate the cost of the new Unit directly to the Homeowner.

NON-COVERED: New Unit Installation- Diagnosis- Malfunctions, Failures and/or Jams caused by Bones, Glass, Misuse, or Foreign Objects.

NOTE: CRAST will pay up to \$125.00 per Membership Term.

#### GARAGE DOOR OPENER

COVERED: 2 Units-Garage Door Opener Motor- Capacitor- Garage Door Opener Gear and Sprocket Assembly- Helical Gear- Limit Switch- Receiver Logic Board-Chain Spreader- Safety Sensors.

NON-COVERED: Springs- Tracks- Belts- Doors- Buttons- Keypads- Remotes.

NOTE: CRAST will pay up to \$500.00 per Membership Term.

#### BUILT-IN MICROWAVE

COVERED: All Components and Parts, except:

NON-COVERED: Touch Panel/Display- Doors- Seals- Hinge- Handles- Door Glass-Lights- Interior Linings- Trays- Clocks- Shelves- Portable or Countertop Units-Fans- Trim Kits.

NOTE: An additional Diagnostic Fee of \$100.00 plus your service fee will be applied if removal of the Unit is necessary for complete Diagnosis or Age Verification.

NOTE: CRAST will pay up to \$1000.00 per Membership Term.

#### SYSTEMS

For HVAC Systems 5 years or older, CRAST will use a Guide for a Prorated amount based on Age. This will be based on units comparable to existing units that are currently in the home during this membership term.

#### AIR CONDITIONING/COOLER

Limited to two units. Main source of Air Conditioning to the home, up to a 5 (five) ton capacity, Electric Units below 21 SEER, and designed for Residential use. Coverage applies to ducted units only.

COVERED: Defrost Heating Element- Fuse- Relay- Transformer- Blower Motor- Compressor- Capacitor- Dual Capacitor- Semi Conductors- Main Control Board-Evaporator Coil- Condenser Coil- Timer-Fan Control-Bearings-Fluid Pump-Electrodes-Electronic Circuits-Rectifiers.

NON-COVERED: Gas Air Conditioning Systems- Condenser Casings- Filters- Window Units- Water Towers- Humidifiers- Improperly Sized Units- Chillers- All Exterior Condensing- Cooling and Pump Pads- Roof Mounts- Jacks- Stands or Supports- Condensate Pumps- Crane Rentals- Air Conditioning with Mismatched Condensing Unit and Evaporator Coil- Valves- Refrigerant Conversion- Leak Detections- Water Leaks- Drain Line Stoppages- Maintenance- Recapturing of Freon- Noise- Refrigerant Line- Hard Start Kit.

NOTE: CRAST will pay up to \$25.00 per pound for Refrigerant, Maximum limit 10 pounds limited to a one-time occurrence. Members are responsible for payment of any costs more than \$25.00 per pound.

NOTE: Per EPA standards Freon (R-22) will become obsolete circa January 1, 2020. When Freon (R-22) is phased out, it will be the Member's responsibility to upgrade all equipment to Federal or State code to be covered. At this point, CRAST will only include coverage for equipment which utilizes environmentally friendly refrigerant. Examples R-410A and/or R438A (ISCEON MO99), etc.

NOTE: Standard Thermostat shall not exceed cost of \$80.00. Limited to one thermostat per Membership term.

#### HEATING SYSTEMS OR BUILT-IN WALL UNIT

Limited to two units. Main source of Heat to home, up to 5 (five) ton capacity and designed for Residential use. Coverage applies to ducted units only. Units below 21 SEER Units- Forced air, Heat pumps, Ducted Built-in Heater Boiler (Gas or Steam).

COVERED: Power Switch-Wire Terminal-Independent Solenoid-Junction Box-Thermostat Control- Pilot and Thermocouple- Drain Cock- Limit Control- Flame Spreader- Manifold- Fuse- Transformer- Relay- Igniter- Sensor- Blower Motor-Power Pack- Bearings- Pulleys- Fan Control- Low Water Cut off- Coupler- Heat Coil/Element - Main Control Board.

NON-COVERED: External Boiler Components- All Components and Parts relating to Geothermal- Water Source Heat Pumps- Radiant Heating and components-Heat Exchangers- Dampers- Valves- Fuel Storage Tanks- Portable Units- Solar Heating Systems- Filters- Line Dryers and Filters- Oil Filters- Nozzles- Strainers-Backflow Preventers- Evaporator Coil Pan- Primary or Secondary Drain Pans-Add-Ons for Zoned Systems- Heat Lamps- Humidifiers- Flues and Vents- Improperly Sized Heating Systems- Mismatched Systems- Leak Detections- Water Leaks- Drain Line Stoppages- Maintenance.

NOTE: Standard Thermostat shall not exceed cost of \$80.00. Limited to one thermostat per Membership term.

\*A prior satisfactory Annual Maintenance record from a Licensed Technician will be required before accepting a Request for Service on your HVAC System and/or Tankless Water Heater.

### DUCTWORK

COVERED: All Standard Ductwork throughout the Residence- Attachments to HVAC Units.

NON-COVERED: Ductwork exposed to Outside Elements - Improperly Sized Ductwork - Separation due to Settlement and/or lack of Support-Cleaning.

NOTE: CRAST will pay up to \$250.00 per Membership Term.

### WATER HEATER (Gas and/or Electric) Limited to one unit

COVERED: Thermocouple- Standard Thermostat- High Limit Thermostat- Anode Rod- Overload Protector- Flame Sensor- Gas Valve Assembly- Temperature- Regulator- Dip Tube- Drain Valve- Air Diverter- Relay- Flow Sensor- Burners.

NON-COVERED: Auxiliary Holding or Storage Tanks- Noise- Sediment- Fuel Storage Tank and Energy Conservation Unit- Commercial Grade equipment and units exceeding 75 gallons- Flue Pipe- Coding Violations or Upgrades- Recirculation Pump- Installation-Rust- Corrosion- Tankless Water Heaters unless additional fee is paid and listed in additional coverages per Declaration page.

NOTE: CRAST will pay up to \$1,000.00 per Membership Term.

### INTERIOR ELECTRICAL

COVERED: Interior Wiring- Panel and Sub Panels- Circuit Breakers.

NON-COVERED: Audio/Video/Computer/Intercom/Alarm or Security Wiring Cable- Circuit Overload- Low Voltage- Inadequate Wiring- Aluminum Wiring- Broken and/or Severed Wires- Faceplates- Fixtures- Switches- Wire Tracing-Smart Home Equipment or Wiring- Power Outages- Troubleshooting- Modifications- Junction Boxes- Coding Violations or Upgrades.

NOTE: CRAST will pay up to \$150.00 per Membership Term for Outlets.

NOTE: CRAST will pay up to \$500.00 per Membership Term.

### 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.

NON-COVERED: Piping Failure or Stoppage which includes Collapsed Piping, Freezing or Damage from Roots- Foreign Objects- Gas Leaks- Slab Leaks- Polybutylene or Quest Piping- Galvanized Drain Lines- Galvanized Piping- Flange- Valves- Bathtubs- Shower Enclosures and Glass- Base Pans- Sinks- Toilet Lids and Seats- Cracks- Whirlpool Jets- Whirlpool Control Panel- Water Softeners- Pressure Regulators- Inadequate or Excessive Water Pressure- Leak Searches- Costs to locate or access Cleanout not found or accessible, or costs with installing Cleanouts- Faucet Installation- Hydro Jetting- Camera Snaking- Septic Systems unless additional fee is paid and listed in additional coverages per the Declaration page.

NOTE: CRAST will pay up to \$200 for stoppages, which will deduct from plumbing limit.

NOTE: CRAST will pay up to \$150.00 per Membership Term for Faucets. Faucets will be replaced with builders' grade and limited to one faucet per membership.

NOTE: CRAST will provide access to Plumbing Systems through Unobstructed Walls, Ceilings, or Floors, only, and will return the access opening to rough finish condition up to \$250.00 which will deduct from Plumbing Limit. CRAST shall not be responsible for payment of the cost to remove and replace any Built-In Appliances, Cabinets, Floor Coverings, or other Obstructions impeding access to Walls, Ceilings, and/or Floors.

NOTE: CRAST will pay up to \$500.00 per Membership Term.

## Optional Coverage:

### POOL AND/OR SPA EQUIPMENT (Saltwater/Chlorinated)

COVERED: Coverage applies to In-Ground- Accessible working Components and Parts of the Pumping System as follows: Main Pool Pump- Motor- Gaskets- Blower- Timer- Valves (Limited to: Back Flush- Actuator- Check- 2 and 3-Way Valves)- Relays and Switches- Pool Sweep Motor and Booster Pump- Above Ground Plumbing Pipes and Wiring.

NON-COVERED: Pool/Spa Heater- Filters- Salt Water Filtration/Osmosis- Salt Water Components- Control Panels- Electronic Boards- Lights- Liners- Maintenance- Housing and related equipment- Structural Defects- Inadequate Pressure- Solar Equipment- Jets- Ornamental Fountains, Waterfalls, and their Pumping Systems- Above Ground/Portable Pools- Upgrading Equipment.

NOTE: CRAST will pay up to \$500.00 per Annual Membership year. Annual is defined as 12 full months from previous request. Shared Equipment is covered.

### 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.

NON-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 and/or Water Source Heat Pumps.

NOTE: CRAST will up to \$500.00 per Membership Term.

### SUMP PUMP

COVERED: Permanently installed Sump Pump for Groundwater, within the foundation of the Home or Attached Garage, except:

NON-COVERED: Grey Water - Sewage Ejector Pumps - Portable Pumps - Backflow Preventers - Check Valves - Piping Modifications for new installs.

NOTE: CRAST will pay up to \$500.00 per Membership Term.

### CENTRAL VACUUM

COVERED: All Mechanical System Components and Parts, except:

NON-COVERED: Ductwork- Hoses-Access and Closing to Floors, Walls, and Ceiling when locating or repairing a Malfunction- Blockages- Accessories.

NOTE: CRAST will pay up to \$200.00 per Membership Term.

### STAND ALONE FREEZER

COVERED: All Parts and Components that affect the operation of the unit, except:

NON-COVERED: Ice-Makers- Crushers- Dispensers and related Equipment- Internal Shell- Racks- Shelves- Glass Displays- Lights- Knobs and Caps- Dials- Door Seals and Gaskets- Door Hinges- Door Handles- Condensation Pans- Clogged Drains and Clogged Lines- Grates- Food Spoilage- Freon- Disposal and Recapture of Freon.

NOTE: CRAST will pay up to \$500.00 per Membership Term.

### SECOND REFRIGERATOR

COVERED: Main Control Board- Fan Motor- Thermistor- Inverter- Compressor- High Limit Thermostat- Temperature Control Thermostat- Temperature Sensor- Defrost Thermostat- Defrost Heater Assembly- Drive Motor- Defrost Timer- Evaporator Fan Motor- Y Clip- Snap Retaining Ring- Start Relay- Damper Control Assembly-Fan Blade- Start Device.

NON-COVERED: Touch Panel/Display -Leaks of any kind- Freon-Coils -Door Hinges- Insulation- Shelves- Ice Maker unless additional fee is paid and is listed in additional coverage on declaration page.

NOTE: CRAST will pay up to \$500.00 per Membership Term.

### SEPTIC SYSTEM

COVERED: Sewage Ejector Pump - Jet Pump - Aerobic Pump.

NON-COVERED: Tank- Line from House -Leach Lines - Field Lines - Lateral Lines - Tile Fields and Leach Beds - Insufficient Capacity -Clean Out- Pumping-Grinder Pump

NOTE: CRAST will pay up to \$500.00 per Membership Term.

### HOT WATER DISPENSER

COVERED: All Components and Parts except:

NON-COVERED: Leaks or Breaks of any kind- Rust- Mold- Corrosion.

NOTE: CRAST will pay up to \$200.00 per Membership Term.

### TANKLESS WATER HEATER

COVERED: Heat Exchanger - Computer Boards - Sensors.

NON-COVERED: Timeliness of Hot Water- Thermostat- Insufficient Sized Unit for Home- Intake and Exhaust Piping- Gas Valves- Maintenance- Troubleshooting.

NOTE: CRAST will pay up to \$750.00 per Membership Term.

# MORE THAN JUST A HOME PROTECTION PLAN



Now that you've protected your home, safeguard your identity and credit too— for FREE! Your AFC Home Club membership now includes FREE credit monitoring and identity alerts from MoneyTips. Protect yourself from hackers and identity thieves by signing up for this amazing free membership now!

You'll get an instant, full-color credit report that brings your credit score to life and delivers personalized tips to improve it. Plus, you'll get ongoing alerts if someone tries to compromise your identity or your credit.



**encompass**  
SIMPLY PARTS™

Every homeowner knows that a house requires constant upkeep. If you need maintenance-related parts and supplies or want to upgrade your home, you can now pay the same rate that AFC does for parts. Through our partnership with Encompass, our national parts supplier, you'll receive our special discount pricing for over eight million genuine parts. You'll also receive the same quick delivery.

Encompass stocks everything from garbage disposals and tankless water heaters to video game controllers, and they offer downloadable service manuals to make DIY repairs easy.



Authorized  
Premier Provider

Protect  
Your  
Home

AFC partners with ADT to bring our customers even more protection for their home and family. Through your Home Club membership, you are eligible for discounted rates for ADT-monitored home security and alarm services from Protect Your Home.



Save money, protect your home, and keep your family safe with Emergency Alert Network. EAN works to alert family or other significant contacts when an emergency occurs. They also provide emergency personnel with important medical information.

As a Member of EAN, you can choose up to four people to be contacted in case of any medical or emergency situation. These contacts could include a spouse, parent, friend, or neighbor. EAN's Emergency Specialists are available 24 hours a day, 7 days a week, 365 days a year.



Let's Save Some Serious Money!

As a new AFC Home Club member, you can receive \$50 worth of Deal Cash points each month. For just a few points per deal, you can save hundreds at local and national restaurants, retailers, amusement parks, home & garden shops, and more!

Ready to try the new restaurant down the road or take your family to an amusement park? Do both of those and more for less with your Deal Cash points!



**AMERICA'S 1st CHOICE**  
**HOME CLUB**

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