## Home Warranty Comparison

	Fidelity National Home Warranty	First American Home Warranty	American Home Shield	Blue Ribbon Home Warranty
Upfront costs?	No	No	No	No
When is coverage set up?	When the home is listed for sale.	Coverage can be set up at any time from listing contract signed to closing.	Coverage can be set up at any time from listing contract signed to closing.	Coverage can be set up at any time from listing contract signed to closing.
Cost of base home warranty – DSF:1	Standard Plan + Seller's Coverage: \$280	Basic Plan (Buyers/Sellers): \$290	ShieldEssential: <10 yrs old: \$440 or w/o AC: \$350	Silver Plan: \$375
Cost of base home warranty – ASF:1	Standard Plan + Seller's Coverage: \$255	Basic Plan (Buyers/Sellers): \$255	ShieldEssential: <10 yrs old: \$325 or w/o AC: \$260	Silver Plan: \$325
Per service fee:1	\$75	\$75	\$100	\$65
Included coverage: <sup>2</sup>	Plumbing, water heater, electrical, kitchen appliances	Plumbing, water heater, electrical, kitchen appliances	Plumbing, water heater, electrical, air-conditioner (if added)	Heating system, plumbing, water, heater, electrical system, garage door opener, kitchen appliances, including refrigerator
Not covered or extra cost: <sup>3</sup>	Air-conditioner, evaporative cooler, washer/dryer, refrigerator	Air-conditioner, evaporative cooler, washer/dryer, refrigerator	Kitchen appliances, washer/dryer, fans, garage door openers	Washer/dryer, air-conditioner, evaporative cooler, heat pump, house fan
Added charges: <sup>1</sup>	\$70 for Seller's HVAC	\$70 for Seller's HVAC	\$70 for Seller Coverage Option \$60 w/o AC	\$100 to add AC, washer/dryer, Seller Coverage (Gold Plan)
Pre-inspection required?	No	No	No	No. Blue Ribbon <i>does</i> recommend and offers a complimentary pre-inspection.

All plans listed here are for homes that have less than 5,000 square feet finished; this information provided by contact and would need to be verified for each warranty. 1) Fees subject to change. See current brochure for all pricing. 2) This is not an all inclusive list. See full brochure for all inclusions.





## HOME WARRANTY COMPARISON (CON'T)

	Fidelity National Home Warranty	First American Home Warranty	American Home Shield	Blue Ribbon Home Warranty
If no services are used during the listing period, can seller cancel warranty prior to closing with no penalty?	Yes. Typically, a seller would commit to converting to a buyer's policy when the warranty is ordered. However, if the buyer prefers to use a different home warranty company, there's no fee to cancel.	Yes	Yes	Yes. However, if the warranty is canceled and a pre-inspection was conducted, the cost of the inspection is due.
If seller uses the warranty during the listing period, can they still cancel prior to closing with no penalty?	Yes, if the buyer decides to use a different home warranty company.	Yes, but any work done would no longer be warrantied against subsequent failures.	Yes	Yes, but the cost of any services would need to paid.
If seller chooses to purchase the warranty on behalf of the buyer, when is payment due?	At closing	At closing	At closing	At closing
Can another party purchase the warranty on behalf of the seller or buyer?	Yes, anyone can purchase a home warranty for the buyer. This can happen at closing or it can be paid within 30 days after close date.	Yes, anyone can purchase a home warranty for the buyer.	Yes, anyone can purchase a home warranty for the buyer.	Yes, anyone can purchase a home warranty for the buyer.
Additional perks with plan?	All plans come standard with re-key for the buyer which can be ordered right after closing. Buyer only pays a \$75 service fee and the locksmith will re-key up to 6 locks and provide 4 keys per lock.	Optional HVAC coverage includes Freon at 100%. If no access to the r22 Freon, warranty covers the cost of converting the system to the new Freon or replacing it. Multi-year (up to 3) plans available.	Coverage for undetectable pre-existing conditions and systems/appliances of any age. Also includes seasonal HVAC tune-ups, re-key and TV mounting (only standard service fee applies).	More coverage can be added a la carte. Also, if there is any money left on the table in buyer/seller concessions, monies can be used to customize plan length and utilize all available funds.
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