



ASSURITY

HOME MAINTENANCE

Unlimited Plan

Terms & Conditions

Applicable to LTR Unlimited and STR Unlimited Plans

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This Agreement (“Agreement”) is entered into between Assurity Home Maintenance (“Assurity,” “Company,” “we,” “us”) and the property owner (“Owner,” “you”) identified in the Signature Section below. By enrolling in an Assurity Unlimited Plan, you acknowledge that you have read, understood, and agree to be bound by the terms and conditions set forth herein.



SECTION 1

COVERAGE OVERVIEW

Assurity Unlimited Plans (LTR Unlimited and STR Unlimited) provide comprehensive home maintenance coverage designed to protect property owners from unexpected repair costs. Subject to the terms, exclusions, and limitations described in this Agreement, the following coverages are included:

- **Unlimited labor** for all covered repairs performed by Assurity's network of licensed and insured contractors
- **All parts and materials** included at no additional cost for covered repairs
- **Appliance replacement** coverage for: refrigerator, stove/oven, dishwasher, garbage disposal, washer/dryer, and water heater (subject to replacement limits in Section 5)
- **HVAC system replacement** including furnace, air conditioning unit, and ductwork repair (subject to replacement limits in Section 5)
- **Carpet replacement** during the annual make-ready, if needed, as determined by Assurity's inspection (subject to replacement limits in Section 5)
- **One (1) full annual make-ready** per enrollment year, including cleaning, touch-up painting, minor repairs, and preparation for new tenancy
- **Dedicated property coordinator** assigned to your property for streamlined communication and service management
- **Contractor coordination** for any owner-hired vendors, including scheduling, access facilitation, and quality assurance oversight
- **No trip fees, service fees, or deductibles** — all covered service calls are included in plan pricing with zero out-of-pocket costs to the Owner

Coverage is limited to systems and appliances in normal working condition at the time of enrollment, as verified by the mandatory pre-enrollment inspection (see Section 4).

SECTION 2

PRICING STRUCTURE

Plan pricing is calculated as a percentage of rental income to align coverage costs with property revenue. The pricing methodology is as follows:

2.1 Monthly Rate Calculation

- **LTR Unlimited:** 15% of the average monthly rent, as documented by the lease agreement or rental history provided at enrollment
- **STR Unlimited:** 15% of the average monthly short-term rental (STR) revenue, calculated from the trailing twelve (12) months of booking data or projected revenue for new listings

2.2 Tier Assignment



Each property is assigned to a tier based on its total livable square footage. Tier assignment determines annual payout caps (see Section 6). See Section 3 for the complete Tier Structure table.

2.3 Annual Billing Option

- Owners may elect annual billing and receive a **10% discount** on total annual plan costs
- Annual payments are **non-refundable** once processed, regardless of cancellation or termination
- Monthly billing is available with no discount; payments are due on the first (1st) of each month

SECTION 3

TIER STRUCTURE

Properties are classified into tiers based on total livable square footage. Tier assignment determines annual payout caps and may affect contractor dispatch priority.

Tier	Square Footage Range
1	≤ 2,000 sq ft
2	2,001 – 3,000 sq ft
3	3,001 – 4,000 sq ft
4	4,001 – 5,000 sq ft
5	5,001 – 6,000 sq ft
6	6,001 – 7,000 sq ft
7	7,001+ sq ft (Custom)

Tier 7 properties require custom pricing and a tailored coverage agreement. Contact Assurity for a custom proposal.

SECTION 4

ENROLLMENT REQUIREMENTS

All properties must satisfy the following requirements prior to activation of coverage:

4.1 Mandatory Pre-Enrollment Inspection

Assurity will conduct a comprehensive inspection of the property prior to enrollment. This inspection documents the condition of all covered systems and appliances and establishes a baseline for coverage eligibility. The Owner is responsible for providing full access to the property for this inspection.

4.2 Thirty (30) Day Waiting Period



Coverage becomes effective thirty (30) calendar days after the enrollment date and successful completion of the pre-enrollment inspection. No claims may be filed during the waiting period. Emergency services during the waiting period may be arranged at the Owner’s expense.

4.3 Pre-Existing Conditions

Any defects, malfunctions, or conditions identified during the pre-enrollment inspection are classified as pre-existing and are **not covered** under this Agreement. The Owner may elect to remedy pre-existing conditions at their own expense, after which Assurity will re-inspect the affected system or appliance for coverage eligibility.

SECTION 5

REPLACEMENT LIMITS

While the Unlimited Plan covers repair labor and parts without limit, full replacement of major systems and appliances is subject to the following frequency limits:

Item	Replacement Frequency
HVAC System	1 system replacement every 5 years
Water Heater	1 replacement every 3 years
Major Appliances*	1 replacement per appliance per year
Carpet	1 full replacement every 5 years
Annual Make-Ready	1 per enrollment year

* Major Appliances include: refrigerator, stove/oven, dishwasher, garbage disposal, washer, and dryer. Each appliance is tracked individually for replacement limit purposes.

SECTION 6

ANNUAL PAYOUT CAPS

Each tier carries a maximum annual payout cap representing the total value of covered repairs, replacements, and services Assurity will provide within a single enrollment year. Once the cap is reached, additional services are the Owner’s responsibility until the next enrollment year begins.

Tier	Annual Payout Cap
1	\$15,000
2	\$20,000



3	\$30,000
4	\$40,000
5	\$55,000
6	\$75,000
7	Custom

Payout cap amounts reflect the retail value of labor, parts, and materials as determined by Assurity. Owners will be notified when cumulative claims reach 80% of their annual cap.

SECTION 7

EXCLUSIONS

The following are expressly excluded from coverage under the Assurity Unlimited Plan. Claims related to excluded items will be denied, and any costs incurred are the sole responsibility of the Owner:

- Fire, flood, storm, and natural disaster damage
- Mold remediation or mold-related repairs
- Termite damage or pest infestation treatment
- Foundation failure or settlement issues
- Structural defects, including load-bearing walls and beams
- Full roof replacement (minor roof repairs related to covered leaks may be included)
- Code-required upgrades mandated by local, state, or federal regulations
- Cosmetic upgrades not part of the scheduled annual make-ready
- Owner-requested renovations, remodels, or additions
- Damage caused by gross negligence or intentional acts by the Owner, tenants, or guests

SECTION 8

OWNER RESPONSIBILITIES

To maintain active coverage under this Agreement, the Owner agrees to fulfill the following ongoing obligations:

- **Maintain active landlord or STR insurance** with coverage limits adequate to protect the property, and provide proof of insurance upon Assurity’s request
- **Maintain all utilities** (electric, gas, water, sewer) in active service at the property throughout the enrollment period
- **Provide accurate rental income data**, including lease agreements, booking platform reports, or tax records, for plan pricing verification
- **Notify Assurity prior to engaging third-party contractors** for any work at the property to ensure coordination and avoid conflicts with covered systems



- **Provide timely property access** to Assurity and its contractors for inspections, repairs, and scheduled services, including the annual make-ready

Failure to comply with Owner Responsibilities may result in suspension or termination of coverage, as described in Section 9.

SECTION 9

TERMINATION CONDITIONS

Assurity reserves the right to terminate this Agreement and cancel coverage under any of the following circumstances:

- **Fraud or misrepresentation:** Providing false, misleading, or incomplete information during enrollment or claims submission
- **Repeated violations of Owner Responsibilities:** Two (2) or more documented violations of the obligations set forth in Section 8 within a twelve (12) month period
- **Unsafe property conditions:** Conditions that pose a health or safety risk to contractors, tenants, or visitors, as determined by Assurity's inspection
- **Excessive claims beyond caps:** Sustained claims activity exceeding annual payout caps for two (2) or more consecutive enrollment years
- **Non-payment:** Failure to remit plan payments within fifteen (15) calendar days of the due date, following written notice from Assurity

Upon termination, all pending claims will be reviewed and processed at Assurity's discretion. Annual prepayments are non-refundable. The Owner will receive written notice of termination at least thirty (30) days prior to cancellation, except in cases of fraud, where termination may be immediate.



SECTION 10

SIGNATURE SECTION

By signing below, both parties acknowledge that they have read, understood, and agree to be bound by all terms and conditions set forth in this Agreement. This Agreement becomes effective upon execution by both parties and completion of the mandatory pre-enrollment inspection.

PROPERTY OWNER

ASSURITY HOME MAINTENANCE

Signature

Authorized Representative Signature

Printed Name

Printed Name & Title

Date

Date

Property Address

Email Address

This document constitutes the entire agreement between the parties regarding the Assurity Unlimited Plan. It supersedes all prior agreements, representations, and understandings. Any amendments must be made in writing and signed by both parties.

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