

To view your service contract details, please see the links below that are specific to your state of residence:

[Declaration of Coverage - Indiana](#)

[Declaration of Coverage - Illinois](#)

Declaration of Coverage - Indiana

Following are the details for the plan you purchased from Armadillo.

Plan Seller: Armadillo Home Solutions, LLC 1400 Main Street, Suite 164, Clarksville, IN 47129	Plan Administrator: Armadillo Home Solutions, LLC 1400 Main Street, Suite 164 Clarksville, IN 47129
Plan Obligor/Provider*: Ironwood Warranty, LLC 400 Missouri Ave, Suite 120 Jeffersonville, IN 47130 833.775.0249	Plan Insurer: Hornbeam Insurance Company 471 W Main Street, Suite 302 Louisville, KY 40202 833.637.0114

Appliance, Product, or System	Maximum Coverage Limit	Service Fee	Coverage over 10 years old?
Water, gas, and drain lines	\$500.00	\$0.00	Yes
Water Heater	\$500.00	\$0.00	No
Main service panel, secondary service panel, and electrical wiring	\$500.00	\$0.00	Yes
Built-in Microwave	\$500.00	\$0.00	No
Dishwasher	\$500.00	\$0.00	No
Garbage Disposal	\$500.00	\$0.00	No
Oven	\$500.00	\$0.00	No
Range/Stove	\$500.00	\$0.00	No
Refrigerator	\$500.00	\$0.00	No
Trash Compactor	\$500.00	\$0.00	No
Washer	\$500.00	\$0.00	No
Dryer	\$500.00	\$0.00	No
Furnace	\$500.00	\$0.00	No
Air Conditioner	\$500.00	\$0.00	No
Thermostats	\$500.00	\$0.00	No
Roof Leak Repair	\$2000.00	\$0.00	No
Attached Garage Doors	\$2000.00	\$0.00	No
Total Plan Limit of Liability: \$2,500			
Plan Fee: \$8.00			

For Service go to www.armadillo.one/InspectionFNOL or Call 844-471-1800

PLAN TERMS AND CONDITIONS

This Plan together with the Declaration of Coverage, sales invoice and/or receipt, and Email Confirmation you purchased, sets forth the entire contract between the parties and no representation, promise, or condition not contained herein shall modify these terms.

“We”, “Us” and “Our” shall mean the Plan Obligor/Provider listed on your Declaration of Coverage. “You” shall mean the Plan Holder listed on your Email Confirmation. For service or claim questions, please go to www.armadillo.one/InspectionFNQL or call 844-471-1800.

Definitions

“Home Close Date” means the close of escrow date, also referred to as the first title transfer date.

“Home Inspection Date” means the date on which Your home inspection company performs and completes a home inspection on Your Covered Property and is the Plan Effective Date.

Coverage Period

Your Plan coverage begins on the Plan Effective Date which is listed on your Email Confirmation. Your Plan Effective Date is the Home Inspection Date. Your Plan expires 90 days from the Plan Effective Date or 30 days after the Home Close Date, whichever is later (the “Coverage Period”), unless Your Plan is cancelled as provided below in the Cancellation section or our obligations under the Plan become fulfilled in their entirety based on the Total Plan Limit being reached.

Claims Procedure

1. A claim must be made prior to the expiration of the Coverage Period. To submit a claim, go to the link included in the ‘To file a claim’ section of Your Email Confirmation or call 844-471-1800.

Please be prepared to provide the following information:

- a. Your phone number and email address where you can be reached;
 - b. Your home inspection company’s name;
 - c. Home Close Date;
 - d. A brief description of the breakdown from mechanical failure;
 - e. For Appliances and HVAC, the make, model and serial number.
 - f. Appliance, product, or system purchase date and/or age.
2. An itemized repair estimate must be submitted for every approved claim, including the breakdown of parts and labor, as well as a specific cause for the breakdown from mechanical failure in writing from a licensed or properly certified repair technician. We reserve the right to request up to two (2) additional estimates. The estimate must include contact information for the repair technician.
 3. A copy of your Home Inspection Report and approved documentation verifying Home Close Date must be submitted with the repair estimate.
 4. Claims will only be processed after all necessary information has been received by Us. All required documentation must be received within thirty (30) days following the initial claim request. Failure to provide the required documentation within this period will result in denial of your claim.

What is a Service Fee?

For every claim you submit, you will pay the Service Fee listed on Your Declaration of Coverage, if applicable. This is a non-refundable fee. This fee ensures that we can offer you and others comprehensive yet affordable coverage. You will not pay an additional service fee if a subsequent repair is needed within 30 days for the same product and same issue.

What Your Plan Covers

Subject to the exclusions listed in the What’s Not Covered section below and all other terms herein, We cover reimbursement for the selected appliances, products and systems at your Covered Property, detailed on the item table on your Declaration of Coverage, should they experience breakdown from mechanical failure due to defects in material or workmanship, normal wear and tear, and confirmed to be within the ten (10) year old age threshold, if applicable, at time of claim submittal. Mechanical failure means that the breakdown of your appliances, products and systems is the result of normal, ordinary use, following the guidelines of the manufacturer.

Appliances, products, and systems covered by your Plan are listed on your Declaration of Coverage, along with the maximum limit we will pay for all claims on an individual item, applicable Service Fee, if any, and designation of coverage based on the ten (10) year age threshold. The Total Plan Limit listed on the Declaration of Coverage is the most we will pay for any combination of

losses to covered items during the Coverage Period. This Plan only covers items manufactured and marketed for residential use and we only cover Covered Properties that are residential properties including single family homes, townhomes, condominiums, multi-family properties (duplex, triplex, etc.), floating homes (OR and WA only), or mobile homes attached to a permanent foundation. Properties listed on a historical register, and any property used in whole or in part for business purposes such as, but not limited to, day care, group home, rest home, church, school, sorority/fraternity or short-term rental (such as Airbnb or VRBO) are not eligible as Covered Properties. Common areas or items shared by non-purchasers of this Plan will not be covered. Coverage is for occupied residences only. Shared systems and appliances are not covered.

What's Not Covered

This Plan provides coverage only for those items specifically listed as being covered on the Declaration of Coverage and excludes all other items. We do not cover reimbursements for any item that is covered by the manufacturer, another warranty product or by your homeowners or any other insurance policies. We do not cover intentional damage by you, nor losses that could have been foreseen or prevented by you through reasonable steps. If damage like this has happened before, it is your responsibility to have it fixed. If you already knew about a pre-existing condition, or should have reasonably known about it, it is not covered. This Plan does not match brand, color, dimensions, or special configurations. This Plan does not cover any material, parts or labor required as a result of: vandalism, freezing, fire, wind, water, lightning, ice, snow, explosion, mud, earthquake, pet damage, pest damage, acts of God, power or water fluctuations, and flooding; any cosmetic only defects that do not affect or impede the functionality of the product; consumable items, such as filters; accessories such as knobs, buttons, handles, shelves, drawers, racks, inner door liners, etc. nor maintenance items; diagnosis, repair, removal or remediation of mold, mildew, bio-organic growth, rot or fungus, or any damages resulting from or related to mold, mildew rot or fungus, even if caused by or related to the malfunction, repair or replacement of a covered item; consequential damage to non-covered products; restoration; or damage or failure caused by animals or insects, including infestation and human or animal bodily fluids; or cost of construction, modifications, or carpentry work made necessary to install replacement or accommodate different dimensions. Failures caused by lack of routine maintenance and cleaning of covered items as specified by the manufacturer. Upgrades, components, parts, equipment, costs of construction, carpentry, or other modifications required due to the incompatibility of the existing equipment with the replacement system, appliance, or component/part, including but not limited to SEER standard, R-410A, and/or 7.7 HSPF or higher compliant, as well as any other efficiency required by federal, state, or local governments. Services/Costs required to meet current building and zoning code requirements or to correct for code violations (unless coverage specifically purchased and stated on the Declaration of Coverage); services when permits cannot be obtained. We are not responsible for the costs to obtain permits (unless coverage specifically purchased and stated on the Declaration of Coverage). Any loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means. For each covered appliance, product, or system, the following is not covered by this Plan:

Appliances: This plan does not cover any failure that is unrelated to normal use of the product (i.e. physical damage) or failures that do not contribute to the appliance's primary function; **Plumbing:** This plan does not cover any piping and plumbing outside perimeter of foundation or below the foundation of the home (including exterior hose bibs), well, sump, or booster pumps, sprinkler systems, stoppages caused by roots or foreign objects, collapsed or damaged lines outside the confines of the main foundation;

Central AC (Ducted/Electric only up to 5 ton) and Heating Systems (Ducted Gas, Electric or Oil): This plan does not cover improperly sized units, geo thermal, gas air conditioning systems, solar heating systems, baseboard casings, line driers, portable units, registers, grills, clocks, timers, chimneys, flues and vents, condenser casings, portable electric air cleaners, filters, humidifiers, service valves, driers, fuel tanks, refrigerant line sets, belts, wiring, condensate pump, smart and/or Wi-Fi enabled thermostats, float/wet switch, wiring harness, circuit breakers, drains, primary and secondary drain pans, drain line stoppages, roof jacks or stands, chilled water systems, unit accessories, improperly sized cooling systems, zone controls, thermal expansion valve, mini-split systems, non-ducted wall units. Use of cranes or other lifting equipment to repair or replace units/system components. Costs associated with replacing non-failed parts to bring a system into compatibility (including conversion to R410a), modifications necessitated by the repair of existing equipment or the installation of new equipment, including, but not limited to, the required replacement of air handlers when replacing condensers, condensers when replacing air handlers, zone controllers and damper motors.

Water Heater: This plan does not cover solar units and/or components, oil-fired water heaters, holding or storage tanks, anode rods, noise, thermal expansion tanks, fuel storage tank, heat recovery units, flues, vents, piping, insulation, T&P discharge lines, and units exceeding 75 gallons;

All Covered Items: This plan does not cover solar systems and components, electronic/computerized, Wi-Fi enabled, or remote energy management systems including but not limited to lighting, energy, security, pool/spa, entertainment/media/audio, appliances, or zone-controlled systems, or removal of kitchen, bathroom, or utility room cabinetry to gain access to a product, appliance, or system, unless otherwise noted in the Plan.

After the Authorized Repair Technician's diagnosis, if it is determined that coverage under this Plan does not apply, or no breakdown is discovered, you are responsible for making a payment to the Authorized Repair Technician directly for all charges incurred, including access and diagnosis. You may then choose to have any necessary repair completed at your expense.

We are not responsible for secondary, consequential, or incidental damages resulting from the malfunction of any covered item. We reserve the right to request copies of any covered product maintenance records or visual or mechanical tests that may have been performed by a home inspector or other licensed mechanical contractor.

What Are Your Obligations

Buy the correct Plan for your needs. Retain and provide us with model and serial number information, and if requested other documentation such as proof of purchase, home inspection or maintenance. Properly maintain, inspect, store, care for, including cleaning, use appliances, products and systems according to the manufacturer instructions, and if anything becomes damaged, you must take the necessary steps to protect it against any further damage. If we determine that any loss or damage has occurred as a direct result of not performing any of the foregoing, your service request will be denied.

Fees and Charges

If we do not receive your payment for this Plan, service under this Plan may be denied until payment is received. Plans delinquent more than ten (10) days may be cancelled as provided in the Cancellation section below.

Cancellations and Refunds

You may cancel this Plan for any reason at any time by calling, emailing or writing Us. If You cancel this Plan within the first thirty (30) days after purchase of this Plan You will receive a 100% refund of the Plan Fee, less the actual cost of any service, , reimbursements, coverages and/or benefits received. If You cancel after the first thirty (30) days from purchase of this Plan, You will receive a pro rata refund of the Plan Fee less the actual cost of any service reimbursements, coverages and/or benefits received. We reserve the right to cancel this Plan at any time and without prior written notice in the event of non-payment, material misrepresentation by You, or a substantial breach of duties by you. If We cancel this Plan for any other reason, written notice which includes the effective date of cancellation and reason for cancellation will be mailed to You at least thirty (30) days prior to termination.

Renewal

This Plan is not renewable.

Transfer of Ownership

If You'd like to transfer ownership of Your Plan, please contact Us and We will facilitate to ensure no lapse in service.

Is My Plan Insurance?

This Plan is not a contract of insurance. The obligations of the Obligor are guaranteed by an insurance policy provided by Hornbeam Insurance Company located at 471 W Main Street, Suite 302, Louisville, KY 40202, telephone number (833) 637-0114. If, within 60 days, We have not paid a claim, provided You with a refund, or if You are otherwise dissatisfied, or We are no longer a going concern, You may make a claim directly to the Plan Insurer by contacting them at the address or phone number listed above. Please enclose a copy of Your Plan when sending correspondence.

Declaration of Coverage - Illinois

Following are the details for the plan you purchased from Armadillo.

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Plan Obligor/Provider*: Ironwood Warranty, LLC 400 Missouri Ave, Suite 120 Jeffersonville, IN 47130 833.775.0249	Plan Insurer: Technology Insurance Company, Inc. 59 Maiden Lane, 43 rd Floor New York, NY 10038 866.505.4048

Appliance, Product, or System	Maximum Coverage Limit	Service Fee	Coverage over 10 years old?
Water, gas, and drain lines	\$500.00	\$0.00	Yes
Water Heater	\$500.00	\$0.00	No
Main service panel, secondary service panel, and electrical wiring	\$500.00	\$0.00	Yes
Built-in Microwave	\$500.00	\$0.00	No
Dishwasher	\$500.00	\$0.00	No
Garbage Disposal	\$500.00	\$0.00	No
Oven	\$500.00	\$0.00	No
Range/Stove	\$500.00	\$0.00	No
Refrigerator	\$500.00	\$0.00	No
Trash Compactor	\$500.00	\$0.00	No
Washer	\$500.00	\$0.00	No
Dryer	\$500.00	\$0.00	No
Furnace	\$500.00	\$0.00	No
Air Conditioner	\$500.00	\$0.00	No
Thermostats	\$500.00	\$0.00	No
Roof Leak Repair	\$2000.00	\$0.00	No
Attached Garage Doors	\$2000.00	\$0.00	No
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- a. Your phone number and email address where you can be reached;
 - b. Your home inspection company’s name;
 - c. Home Close Date;
 - d. A brief description of the breakdown from mechanical failure;
 - e. For Appliances and HVAC, the make, model and serial number.
 - f. Appliance, product, or system purchase date and/or age.
2. An itemized repair estimate must be submitted for every approved claim, including the breakdown of parts and labor, as well as a specific cause for the breakdown from mechanical failure in writing from a licensed or properly certified repair technician. We reserve the right to request up to two (2) additional estimates. The estimate must include contact information for the repair technician.
 3. A copy of your Home Inspection Report and approved documentation verifying Home Close Date must be submitted with the repair estimate.
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Subject to the exclusions listed in the What’s Not Covered section below and all other terms herein, We cover reimbursement for the selected appliances, products and systems at your Covered Property, detailed on the item table on your Declaration of Coverage, should they experience breakdown from mechanical failure due to defects in material or workmanship, normal wear and tear, and confirmed to be within the ten (10) year old age threshold, if applicable, at time of claim submittal. Mechanical failure means that the breakdown of your appliances, products and systems is the result of normal, ordinary use, following the guidelines of the manufacturer.

Appliances, products, and systems covered by your Plan are listed on your Declaration of Coverage, along with the maximum limit we will pay for all claims on an individual item, applicable Service Fee, if any, and designation of coverage based on the ten (10) year age threshold. The Total Plan Limit listed on the Declaration of Coverage is the most we will pay for any combination of

losses to covered items during the Coverage Period. This Plan only covers items manufactured and marketed for residential use and we only cover Covered Properties that are residential properties including single family homes, townhomes, condominiums, multi-family properties (duplex, triplex, etc.), floating homes (OR and WA only), or mobile homes attached to a permanent foundation. Properties listed on a historical register, and any property used in whole or in part for business purposes such as, but not limited to, day care, group home, rest home, church, school, sorority/fraternity or short-term rental (such as Airbnb or VRBO) are not eligible as Covered Properties. Common areas or items shared by non-purchasers of this Plan will not be covered. Coverage is for occupied residences only. Shared systems and appliances are not covered.

What's Not Covered

This Plan provides coverage only for those items specifically listed as being covered on the Declaration of Coverage and excludes all other items. We do not cover reimbursements for any item that is covered by the manufacturer, another warranty product or by your homeowners or any other insurance policies. We do not cover intentional damage by you, nor losses that could have been foreseen or prevented by you through reasonable steps. If damage like this has happened before, it is your responsibility to have it fixed. If you already knew about a pre-existing condition, or should have reasonably known about it, it is not covered. This Plan does not match brand, color, dimensions, or special configurations. This Plan does not cover any material, parts or labor required as a result of: vandalism, freezing, fire, wind, water, lightening, ice, snow, explosion, mud, earthquake, pet damage, pest damage, acts of God, power or water fluctuations, and flooding; any cosmetic only defects that do not affect or impede the functionality of the product; consumable items, such as filters; accessories such as knobs, buttons, handles, shelves, drawers, racks, inner door liners, etc. nor maintenance items; diagnosis, repair, removal or remediation of mold, mildew, bio-organic growth, rot or fungus, or any damages resulting from or related to mold, mildew rot or fungus, even if caused by or related to the malfunction, repair or replacement of a covered item; consequential damage to non-covered products; restoration; or damage or failure caused by animals or insects, including infestation and human or animal bodily fluids; or cost of construction, modifications, or carpentry work made necessary to install replacement or accommodate different dimensions. Failures caused by lack of routine maintenance and cleaning of covered items as specified by the manufacturer. Upgrades, components, parts, equipment, costs of construction, carpentry, or other modifications required due to the incompatibility of the existing equipment with the replacement system, appliance, or component/part, including but not limited to SEER standard, R-410A, and/or 7.7 HSPF or higher compliant, as well as any other efficiency required by federal, state, or local governments. Services/Costs required to meet current building and zoning code requirements or to correct for code violations (unless coverage specifically purchased and stated on the Declaration of Coverage); services when permits cannot be obtained. We are not responsible for the costs to obtain permits (unless coverage specifically purchased and stated on the Declaration of Coverage). Any loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means. For each covered appliance, product, or system, the following is not covered by this Plan:

Appliances: This plan does not cover any failure that is unrelated to normal use of the product (i.e. physical damage) or failures that do not contribute to the appliance's primary function; **Plumbing:** This plan does not cover any piping and plumbing outside perimeter of foundation or below the foundation of the home (including exterior hose bibs), well, sump, or booster pumps, sprinkler systems, stoppages caused by roots or foreign objects, collapsed or damaged lines outside the confines of the main foundation;

Central AC (Ducted/Electric only up to 5 ton) and Heating Systems (Ducted Gas, Electric or Oil): This plan does not cover improperly sized units, geo thermal, gas air conditioning systems, solar heating systems, baseboard casings, line driers, portable units, registers, grills, clocks, timers, chimneys, flues and vents, condenser casings, portable electric air cleaners, filters, humidifiers, service valves, driers, fuel tanks, refrigerant line sets, belts, wiring, condensate pump, smart and/or Wi-Fi enabled thermostats, float/wet switch, wiring harness, circuit breakers, drains, primary and secondary drain pans, drain line stoppages, roof jacks or stands, chilled water systems, unit accessories, improperly sized cooling systems, zone controls, thermal expansion valve, mini-split systems, non-ducted wall units. Use of cranes or other lifting equipment to repair or replace units/system components. Costs associated with replacing non-failed parts to bring a system into compatibility (including conversion to R410a), modifications necessitated by the repair of existing equipment or the installation of new equipment, including, but not limited to, the required replacement of air handlers when replacing condensers, condensers when replacing air handlers, zone controllers and damper motors.

Water Heater: This plan does not cover solar units and/or components, oil-fired water heaters, holding or storage tanks, anode rods, noise, thermal expansion tanks, fuel storage tank, heat recovery units, flues, vents, piping, insulation, T&P discharge lines, and units exceeding 75 gallons;

All Covered Items: This plan does not cover solar systems and components, electronic/computerized, Wi-Fi enabled, or remote energy management systems including but not limited to lighting, energy, security, pool/spa, entertainment/media/audio, appliances, or zone-controlled systems, or removal of kitchen, bathroom, or utility room cabinetry to gain access to a product, appliance, or system, unless otherwise noted in the Plan.

After the Authorized Repair Technician's diagnosis, if it is determined that coverage under this Plan does not apply, or no breakdown is discovered, you are responsible for making a payment to the Authorized Repair Technician directly for all charges incurred, including access and diagnosis. You may then choose to have any necessary repair completed at your expense.

We are not responsible for secondary, consequential, or incidental damages resulting from the malfunction of any covered item. We reserve the right to request copies of any covered product maintenance records or visual or mechanical tests that may have been performed by a home inspector or other licensed mechanical contractor.

What Are Your Obligations

Buy the correct Plan for your needs. Retain and provide us with model and serial number information, and if requested other documentation such as proof of purchase, home inspection or maintenance. Properly maintain, inspect, store, care for, including cleaning, use appliances, products and systems according to the manufacturer instructions, and if anything becomes damaged, you must take the necessary steps to protect it against any further damage. If we determine that any loss or damage has occurred as a direct result of not performing any of the foregoing, your service request will be denied.

Fees and Charges

If we do not receive your payment for this Plan, service under this Plan may be denied until payment is received. Plans delinquent more than ten (10) days may be cancelled as provided in the Cancellation section below.

Cancellations and Refunds

You may cancel this Plan for any reason at any time by calling, emailing or writing Us. If You cancel this Plan within the first thirty (30) days after purchase of this Plan You will receive a 100% refund of the Plan Fee, less the actual cost of any service, , reimbursements, coverages and/or benefits received. If You cancel after the first thirty (30) days from purchase of this Plan, You will receive a pro rata refund of the Plan Fee less the actual cost of any service reimbursements, coverages and/or benefits received. We reserve the right to cancel this Plan at any time and without prior written notice in the event of non-payment, material misrepresentation by You, or a substantial breach of duties by you. If We cancel this Plan for any other reason, written notice which includes the effective date of cancellation and reason for cancellation will be mailed to You at least thirty (30) days prior to termination.

Renewal

This Plan is not renewable.

Transfer of Ownership

If You'd like to transfer ownership of Your Plan, please contact Us and We will facilitate to ensure no lapse in service.

Is My Plan Insurance?

This Plan is not a contract of insurance. The obligations of the Obligor are guaranteed by an insurance policy provided by Technology Insurance Company, Inc. located at 59 Maiden Lane, 43rd Floor , New York, NY 10038, telephone number (866) 505-4048. If, within 60 days, We have not paid a claim, provided You with a refund, or if You are otherwise dissatisfied, or We are no longer a going concern, You may make a claim directly to the Plan Insurer by contacting them at the address or phone number listed above. Please enclose a copy of Your Plan when sending correspondence.

State Variation Amendments

In Illinois:

- In the event of cancellation You will receive a pro-rata refund of the Plan Fee minus any paid claims.