



# Declaration of Coverage

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

Plan Holder:	Florence Barbs	Covered Location:	27 Armadillo Boulevard, Oakland, Michigan 48007
Plan Effective Date:	9/27/2021	Plan Expiration Date:	9/26/2022
Plan Term:	12 Months	Plan Level:	Standard
Plan Fee:	\$55.99 / Month	Plan Fee due date:	27 <sup>th</sup> of every month
Plan Fee Payment term:	Monthly	Transferable:	Yes
Service Fee:	\$150	<b>WAIT PERIOD:</b>	30 days
Total Plan Limit of Liability		\$7,500	

<b>Appliances – &lt;\$2,000 &gt; per item below</b>	<b>Systems – &lt;\$3,000&gt; per item below</b>
Water Heater [1 unit]	Air Conditioning System [1 unit]
Range/Oven/Cooktop [1 unit]	Home Heating System [1 unit]
Kitchen Exhaust Fan/Hood [1 unit]	Interior Electrical System
Refrigerator (Including Ice Maker) [1 unit]	Interior Plumbing System and Stoppages
Food Spoilage [up to \$250 per covered refrigerator loss]	
Dishwasher [1 unit]	<b>Optional Items – We pay up to the listed amount</b>
Built-In Microwave [1 unit]	Brand for Brand \$1,000
Washer [1 unit]	Additional Fridge \$2,000 [1 Unit]
Dryer [1 unit]	Wine Chiller \$2,000 [1 Unit]
<b>Products – &lt;\$1,000&gt; per item below</b>	
Garbage Disposal [1 unit]	
Trash Compactor [1 unit]	
Garage Door Opener [1 unit]	
Installed Humidifier [1 unit]	
Ceiling Fans	

For Service go to [www.armadillo.one](http://www.armadillo.one) or Call 844-584-1008



## PLAN TERMS AND CONDITIONS

This Plan together with the Declaration of Coverage, sales invoice and/or receipt, State Variation Amendment, and any Optional Coverage Amendments you purchased which are referenced on the Declaration of Coverage and attached hereto, 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 Declaration of Coverage. For service or claim questions, please go to [www.armadillo.one](http://www.armadillo.one) or call 844-584-1008.

### **What Your Plan Covers**

We cover parts and labor costs to repair or replace the selected appliances, products, systems and optional items at your Covered Location, 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 or rust, corrosion and sediment. 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, systems and optional items 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 in any 12 month period from the Plan Effective Date. The Total Plan Limit listed on the Declaration of Coverage is the most we can pay for any combination of losses to covered items in any 12 month period from the Plan Effective Date. This Plan only covers items manufactured and marketed for residential use and we only cover Covered Locations that are residential properties including single family homes, townhomes, condominiums, multi-family properties (duplex, triplex, etc.), 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 or sorority/fraternity are not eligible as Covered Locations. 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.

### **Coverage Period**

Your Plan coverage begins on the Plan Effective Date which is listed on your Declaration of Coverage. Your Plan expires at the end of the Plan Term unless Your Plan is cancelled as provided below in the Cancellation section. If our obligations under the Plan become fulfilled in their entirety based on the Total Plan Limit being reached, Your coverage will resume after each 12 month period from the Plan Effective Date when the Total Plan Limit resets. Otherwise, Your Plan will be automatically renewed for the chosen Plan Term as provided below in the Renewal section.

### **Requesting and Receiving Service**

We will work with you to schedule a mutually convenient time for a qualified repair technician (the “Authorized Repair Technician”) to come to Your home to repair your product. To obtain service go to [www.armadillo.one](http://www.armadillo.one) or call at 844-584-1008. Your Plan must be active and all payments must be made in order to receive service. Non-original manufacturer’s parts may be used for repair of the product if the manufacturer’s parts are unavailable or more costly. We reserve the right to obtain a second opinion of a diagnosis from another qualified service provider at our expense.

### **What if We determine that your item cannot be repaired?**

If We determine that your product is not repairable, We, at our sole discretion, will either: (1) provide a new, rebuilt, or refurbished product of similar features and functionality, or (2) issue a payment equal to a comparable replacement unit. Neither the replacement, nor the payment shall exceed the maximum limit listed in the item table on your Declaration of Coverage, nor the original purchase price of the product, as determined by a receipt or our records. If You purchased the optional brand for brand coverage, we will attempt to replace Your item with the same brand up to the combined limit of liability for the item and the optional brand for brand coverage as listed in the item table your Declaration of Coverage. If We are unable to replace the item within that total limit of liability, We will issue a payment equal to the total combined amount.

### **What is a Service Fee?**

For every claim you submit, you will pay the Service Fee listed on Your Declaration of Coverage for an Authorized Repair Technician to come to your home to diagnose, repair or replace your covered item. This is a non-refundable fee, unless you cancel your service request at least 24 hours prior to your scheduled appointment time. 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 is a Wait Period?**

Before you can file a claim, there is a period of time you are required to wait, called the Wait Period. The Wait Period is listed on your Declaration of Coverage. Your plan becomes effective after the Wait Period is over, beginning on the Plan Effective date which is shown on your Declarations of Coverage.



### **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 repairs or replacements of 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 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

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.

### **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 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. You will need to make the product reasonably accessible to the Authorized Repair Technician at the time of repair.

### **Fees and Charges**

If we do not receive your payment for this Plan as scheduled (i.e. every 30 or 365 days), 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.

The price of this Plan and any included limits, fees or charges may be adjusted from time to time. Notice of any price adjustment or any other change to the terms and conditions will be given to You in writing at least thirty (30) days prior to Plan renewal. You may terminate the Plan giving written notice prior to the effective date of increase.

### **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, labor, payments, reimbursements, replacements, parts, 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, labor, payments, reimbursements, replacements, parts, 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**

All Plans automatically renew unless cancelled by You or non-renewed by Us. We will notify You of the applicable fees and terms and conditions at least 45 days prior to the expiration of this Plan. You can contact Us by phone or email if You do not want to renew the Plan.

### **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, but it is secured by an insurance policy provided by the Plan Insurer listed on Your Declaration of Coverage. 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 on the Declaration of Coverage. Please enclose a copy of Your Plan when sending correspondence.