



An exclusive benefit for
our referral partners

Home Systems Protection Plan

PLUMBING / ELECTRICAL / HVAC

UP TO

\$1,500

One shared benefit
for covered repairs
per 12-month plan term

ANNUAL PLAN

\$360/year

All three trades included

Includes one HVAC system
One annual payment. 12-month term.

HELP FOR THE SYSTEMS YOUR HOME RELIES ON

Plumbing

Inside and outside piping, faucets, toilets, water heaters, well pumps, softeners and filtration equipment.

Electrical

Panels, breakers, wiring, outlets, switches and standard hardwired fixtures.

Heating & cooling

Covered repairs or a contribution toward necessary replacement of your enrolled HVAC system.

More than one HVAC system? Add each for \$100/year.

One system: \$360/year | Two: \$460/year | Three: \$560/year
Every option shares the same \$1,500 total annual benefit.

One team to call when something goes wrong.

Reply to your invitation for enrollment details.

\$100 deductible per covered incident | 60-day waiting period

Benefit is shared across all three trades. Deductibles, upgrades, excluded work and costs above the remaining benefit are your responsibility. See reverse for coverage boundaries and plan details.

WHAT IS COVERED. WHERE IT STOPS.

Home Systems Protection Plan | Plumbing, electrical & HVAC

Plumbing: inside and outside

Included: Household water and drain pipes, leaks and stoppages, valves, faucets, toilets, disposals, water heaters, well pumps, softeners and filtration equipment. Private exterior water and drain piping is included.

Coverage stops at: The connection to utility-owned lines or the septic tank. Septic tanks, treatment equipment and drain fields; well drilling/casing; irrigation; pools and spas are excluded.

Electrical: your home's fixed electrical system

Included: Homeowner-owned breaker panels, breakers, fixed wiring and circuits serving the home, switches, outlets, hardwired light fixtures and ceiling/exhaust fans.

Coverage stops at: The fixed electrical system and listed fixtures. Appliance/electronics internals, utility equipment, meter boxes, service drops, generators/transfer switches, solar/batteries, EV chargers and low-voltage/security/data systems are excluded.

HVAC: one enrolled heating and cooling system

Included: Components of the enrolled central or ductless system, including thermostat, controls, motors, capacitors, compressor, coils, heating components, refrigerant lines and condensate drain. Refrigerant needed for a covered repair shares the same benefit.

Coverage stops at: The equipment and its refrigerant/condensate lines. Ductwork, insulation, air balancing, air-quality accessories, geothermal ground loops, fuel tanks, window/portable units and unenrolled systems are excluded.

HOW HVAC UNITS ARE COUNTED

One unit means one matched indoor/outdoor HVAC system with its associated heating equipment, one packaged system, or one ductless outdoor unit with its connected indoor heads. Each additional independent system must be identified and enrolled for \$100/year. Added systems share the original \$1,500 limit.

Repairs and replacements. The plan addresses failures from normal use and wear, including covered leaks and stoppages. A necessary replacement can use the remaining benefit. Standard/builder-grade fixtures are included subject to the deductible and remaining benefit; you pay any chosen upgrade difference.

Access is different from restoration. Necessary opening or excavation directly required for a covered repair shares the benefit limit. Closing or restoring drywall, paint, tile, floors, concrete, paving or landscaping is excluded. Water extraction, drying, mold work, structural repairs and other resulting property damage are excluded.

Other exclusions. Known problems at enrollment or problems first evident during the waiting period; routine maintenance, tune-ups, preventive cleaning and consumables; fire, flooding, storm damage, vandalism or misuse; new installations, remodels and elective capacity/code upgrades. Required permits and modifications directly necessary for a covered repair share the benefit limit.

One combined limit. One \$1,500 maximum in plan-paid benefits per enrolled home per 12-month term, across all three trades and all enrolled HVAC systems. No separate trade or equipment dollar caps. Covered labor, parts, access work and required repair-related costs use this balance. You pay the deductible, excluded work and any amount above the remaining benefit. Unused benefits do not roll over.

\$100 PER INCIDENT | 60-DAY WAITING PERIOD

Contact Pinnacle before arranging covered work. Pinnacle-authorized providers diagnose the issue and explain the plan contribution and your cost before repairs. One \$100 deductible applies per covered incident, including necessary return visits and multiple trades required for that same incident; unrelated failures are separate incidents. No additional trip fee for the same covered incident.

The 12-month term starts at enrollment. Benefits start on day 61; the full \$1,500 is available for the remainder of that first term. Systems must be operating at enrollment. Newly added HVAC systems have their own 60-day wait. Coverage, eligibility and exclusions are governed by the plan agreement. Prices plus applicable tax.