

The Home Buyer Protection Plan protects you after your manufacturer's warranty expires.

Haven't you always found that products rarely break down while they're still under warranty? *By the time repairs or replacements are needed, it's money out of your own pocket.*

This time, that doesn't have to happen to you! The Home Buyer Protection Plan protects you after your manufacturer's warranty expires.



The Home Buyer Protection Plan is underwritten by American Bankers Insurance Company of Florida, an Assurant Specialty Property company. American Bankers Insurance has been in business since 1947 and has \$1.7 billion in gross written premiums. This company has a Best's Rating of "A" (Excellent) by A.M. Best Company,* an organization that rates insurance companies, based on financial strength and operating performance. As our customer, you can expect quality insurance products, prompt service and timely processing of claims.

Financial data is for the period ending 12/31/08.

* A.M. Best Company ratings range from A++ to F. An "A" rating represents the third highest position out of 16 rating categories. The A.M. Best Company neither endorses nor is affiliated with American Bankers Insurance Company of Florida.

This is a brief description of the Home Buyer Protection Plan. A copy of the contract is available from your dealer or lender for your review and provides exclusions and further details.

The Home Buyer Protection Plan does not provide for repair or replacement of the following: items you do not own; items not described in the original contract; items still under warranty; items recalled by the manufacturer; items subjected to improper or careless usage/abusive treatment or accident; items covered by another service contract/warranty/policy; tires, axles, wheels, tie-down straps and anchors; cosmetic loss such as chipping or peeling; waste or soil stoppage/backup caused by overloading of plumbing system; light fixtures, intercoms, stereos, portable heating units and portable appliances, portable or window air-conditioning units; loss or damage when home is used in business pursuits; loss/damage/injury to person or property; inconvenience/incidental damage/consequential damages; discomfort/illness/inconvenience/other potential or actual health hazards caused by odors, fumes, airborne particles; homes rented or loaned, or items requiring service because of rental or loan; items which have not received manufacturer-required or prudent periodic maintenance, or which have been altered unless authorized by manufacturer or authorized representative; used homes only - items requiring service caused by a preexisting condition; and items which have not failed to perform intended function.

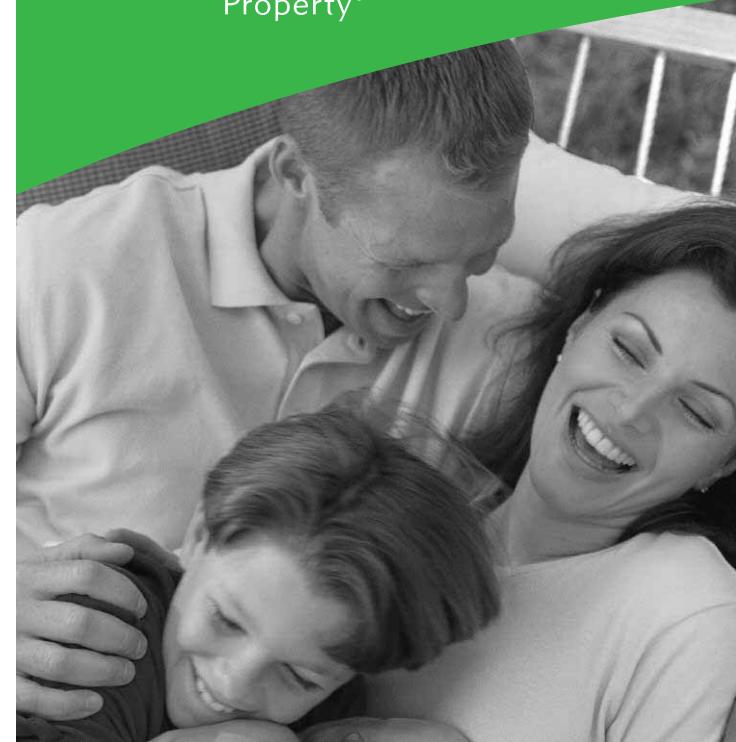


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HOME BUYERS Protection Plan

A Program for Owners of Manufactured Homes



Rest Easy long after your
manufacturer's warranty expires.

HOME BUYER PROTECTION - the wise choice for smart home buyers!

Your Coverage

What does the Plan cover?

The structure of your home, plumbing and electrical systems, central heat and air-conditioning systems, water heater, and the original appliances included in your home – as listed in this brochure.

What does the Plan pay?

The Plan pays for both labor and material for repairs and pays the replacement cost for items beyond repair due to defects in material, workmanship or installation – as outlined in your contract. You'll pay only the deductible amount.

What does that mean to you?

The most you'll pay under the Home Buyer Protection Plan for any repair or replacement of covered items due to defects after your warranty expires is a \$50 deductible for each structural defect or a \$100 deductible for each other type of repair and, if applicable, replacement of an item covered by the Plan.

Major Structural Defects

The load-bearing parts of your home are covered against damage that affects their function, as follows:



- Frame
- Sub-Floor Structure
- Exterior Walls
- Side and End Wall
- Stud Construction
- Roof Rafters
- Exterior Roof
- Interior Walls and Ceilings



Plumbing System

- Hot and Cold Water Lines
- Connections/Joints
- Faucets and Internal Assembly
- Parts of Toilet Water
- Holding Tanks
- Water Waste Pipes
- Soil Pipes and Vents



Water Heater

(gas, electric or oil)

- All Component Parts
- Fuel and Electrical Lines and Connections
- Vents and Exhaust
- Pipes/Chimneys



Electrical System

(except fuses, circuit breakers)

- Service Panel
- Electrical Wiring
- Ceiling Receptacles
- Switch Boxes and Switches
- Wall Receptacles and Outlets



Central Heating System

(gas, electric or oil)

- Furnace - All Component Parts
- Fuel and Electrical Lines and Connections
- Vents and Exhaust
- Pipes/Chimneys



Central Air-Conditioning System

(electric or gas)

- Air-Conditioning Unit - All Component Parts
- Fuel and Electrical Lines and Connections
- Vents and Exhaust
- Pipes/Chimneys



Appliances

- Clothes Dryer *(electric or gas)*
- Clothes Washer
- Dishwasher
- Garbage Disposal
- Oven *(electric or gas)*
- Microwave Oven
- Range *(stove top: electric or gas)*
- Refrigerator
- Trash Compactor

The Wise Choice

Just one or two service calls can exceed the cost of the Plan – so it just makes sense to take advantage of this opportunity.

It's Easy to Make a Claim.

Reporting a claim is as simple as dialing a toll-free number. You'll receive complete details and telephone numbers with your contract.

