A. SYSTEMS

If the Plan Summary identifies any of the following Systems as a Covered Item, the coverage listed below applies. Please note we will only provide coverage for access to a Covered Item through one layer of unobstructed drywall and return such access opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or opening to a Rough Finish. If the Covered Item can only be accessed through a concrete (including cinderblock) wall, floor, or ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish, including ceiling, we will provide coverage for access to the Covered Item and return such access opening to a Rough Finish.

Heating and Air Conditioning Category			
Covered Item	What is Covered	What is Not Covered	Special Limits
Air Conditioning Systems	All parts and components of permanently installed air conditioning systems up to a 5-ton capacity, including the condensation line, of the following types: Ducted central and electric split and package units, geothermal, evaporative coolers, wall air conditioners; and minisplits.	(i) All parts and components of geothermal systems located outside or under the Covered Home's main foundation; (ii) fuel storage tanks; (iii) window or portable air conditioning units;	 The Covered Item Limit is \$5,000. However, the Covered Item Limit for the following types of Air Conditioning Systems is \$1,500: glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps. For ShieldSilver and ShieldGold, included in the Covered Item Limit is a \$10 per pound refrigerant limit. For ShieldPlatinum, we will cover all costs of refrigerant.
		(iv) water towers and chiller systems; and (v) humidifiers; dehumidifiers; ultraviolet lights; home purification systems.	3. When repairing or replacing an Air Conditioning System, if such repair or replacement requires component or part upgrades to maintain compatibility and/or compliance with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards, we will cover such upgrades and will also cover necessary associated upgrades to duct connections, plenums and indoor electrical lines up to and including the disconnect.
Heating Systems	All parts and components of permanently installed heating systems up to a 5 ton capacity of the following types: forced air (gas, electric, and oil), geothermal, wall-mounted heaters; floor furnaces, package units; heat pumps; mini-splits, hot water or steam circulating heat, and electric baseboard.	(i) All parts and components of geothermal systems located outside or under the Covered Home's main foundation;	1. The Covered Item Limit is \$5,000. However, the Covered Item Limit for the following types of Heating Systems is \$1,500: glycol, hot water, or steam circulating heating system, any water heater which supplies heated water to such system(s), geothermal and/or water source heat pumps.
		(ii) Fuel storage tanks; (iii) Window or portable heating units; (iv) Humidifiers; dehumidifiers; radiant cable heat; fireplaces; grain, pellet, coal, or wood heating units; ultraviolet lights; home purification systems.	2. When repairing or replacing a Heating System if such repair or replacement requires componer or part upgrades to maintain compatibility and/or compliance with SEER (Seasonal Energy Efficiency Ratio), HSPF (Heating Seasonal Performance Factor), or refrigerant standards, we will cover such upgrades and will also cover necessary associated upgrades to duct connections, plenums and indoor electrical lines up to and including the disconnect.
Ductwork	Leaks or breaks in ductwork connected to heating and/or air conditioning system(s) including leaks or breaks in vapor barriers, plenums dampers, damper-only controls, registers, and grills.	Not Applicable.	The Covered Item Limit is \$5,000.



