

HSA Home Warranty Protection

One of the most important features of your home

www.myhomewarranty.com
devoted to HSA contract holders.
It's all about you!

The right people.
The right service.
The right home warranty.



Prudential

**Fox & Roach,
REALTORS®**



Application

Four easy ways to enroll

1. Online

www.onlinehsa.com

2. Phone

800-367-1448

3. Fax

877-638-1741

4. Mail with payment to HSA

310 N. Midvale Blvd., Madison, WI 537

Warranted Property (Required)

STREET

CITY STATE ZIP

Real Estate Professional Information

Please send warranty confirmation by: Fax E-mail Mail

NAME E-MAIL ADDRESS

COMPANY NAME

FAX (Required) TELEPHONE

OFFICE STREET ADDRESS

CITY STATE ZIP

Seller Information

Please send warranty confirmation by: Fax E-mail Mail

NAME TELEPHONE

E-MAIL ADDRESS

MAILING ADDRESS (If different from warranted property)

CITY STATE ZIP

Closing Information

ESCROW/CLOSING/TITLE COMPANY

CLOSING AGENT E-MAIL ADDRESS

FAX (Required) TELEPHONE

OFFICE STREET ADDRESS

CITY STATE ZIP

Buyer Information

Please send warranty confirmation by: Fax E-mail Mail CLOSE DATE

NAME TELEPHONE

E-MAIL ADDRESS

MAILING ADDRESS (if different from warranted property)

CITY STATE ZIP

Purchase Agreement: When seller coverage is selected, seller agrees to pay the fee shown on the date legal title transfers to the buyer. This agreement is binding and may not be cancelled. If seller fails to pay the specified fee, seller shall be liable for all attorney fees and court costs incurred by HSA to collect the fee. By application for this contract, seller and/or buyer represent that, to the best of their knowledge, all items are in good working order on the date of application for this coverage. Further, seller and/or buyer agree that failure to notify HSA prior to repair or replacement of any covered item may result in a refusal of coverage on that item.

HSA discloses to the purchaser of this warranty, and the purchaser consents and acknowledges by his/her signature that the employing broker may receive a minimal fee for services rendered in marketing or administering the sale of this warranty plan.

Coverage Desired: Seller and Buyer Coverage Buyer Coverage Only

Applicant signature Date

Coverage Limitations: Some limitations and general exclusions apply to covered items. Please read the Sample Contract section of this brochure for details.

Waiver: Purchase of this coverage is not mandatory. No other services are contingent upon the purchase of the warranty. I have reviewed the Home Warranty Protection plan and hereby decline coverage. I agree to hold the real estate broker and real estate professional harmless in the event of a subsequent mechanical failure which otherwise would have been covered under the warranty plan.

Signature Date

CONTRACT NUMBER

DATE ASSIGNED

FORM NUMBER

 Telephone applicati

PFR2 01/08

Select coverage desired:

\$55 Deductible

Single family residence	<input type="checkbox"/>	\$435
Condominium	<input type="checkbox"/>	\$405
Multiple family (\$435 + \$200 each additional unit)	<input type="checkbox"/>	\$___

\$100 Deductible

Single family residence	<input type="checkbox"/>	\$399
Condominium	<input type="checkbox"/>	\$369
Multiple family (\$399 + \$180 each additional unit)	<input type="checkbox"/>	\$___

HSA New Construction ^{\$50.00 deductible} Coverage begins one year after closing

Year 2	<input type="checkbox"/>	\$435
Year 2 through 4	<input type="checkbox"/>	\$535

Optional Coverage For Seller:

Central heat, central air and ductwork	<input type="checkbox"/>	\$60
--	--------------------------	------

Optional Coverage For Buyer:

Water well pump/septic system	<input type="checkbox"/>	\$50
Water softener	<input type="checkbox"/>	\$30
Electronic air cleaner	<input type="checkbox"/>	\$40
Clothes washer and dryer	<input type="checkbox"/>	\$70
Refrigerator (including icemaker/beverage dispenser)	<input type="checkbox"/>	\$30
Home freezer	<input type="checkbox"/>	\$25
Hot tub	<input type="checkbox"/>	\$100
Swimming pool	<input type="checkbox"/>	\$150
Pool/hot tub combination (must share common mechanicals)	<input type="checkbox"/>	\$175

New Construction: Call for optional coverage pricing 1-800-367-1448

Buyer 5 Star Upgrade*	<input type="checkbox"/>	\$50
-----------------------	--------------------------	------

Total \$

*If the Buyer 5 Star Upgrade has been selected and the property is a multiple family dwelling, the upgrade package must be purchased for each unit.

Payment Due At Closing

Check is enclosed (payable to HSA) Charge my credit card
 Discover MasterCard Visa American Express

Account # _____ Expiration Date _____

Name as on credit card

Cardholder's signature Date

Home Security of America, Inc.

310 N. Midvale Boulevard

Madison, WI 53705

www.onlinehsa.com

1-800-367-1448



Protect yourself

and home repair costs.

As a seller

You're protected while your home is on the market. Mechanical system failures are covered during the listing period for up to one year – you simply pay a low deductible.

You have a marketing edge. An HSA Home Warranty can help sell your home faster and closer to your asking price. The warranty enhances your home's value to prospective buyers and helps secure the best possible price for your home.

You're helping prevent post-sale disputes. If an unexpected failure occurs in your home after the sale, the buyer turns to HSA for the resolution instead of you.

Whether you're selling or buying, you're covered with an HSA Home Warranty.



As a buyer

You're prepared for the unexpected. The cost of repairing or replacing appliances and systems in your home can be budget-breaking, especially when you've just purchased a new home. You know they can't last forever, so you need to plan ahead.

You save yourself time and keep it simple. An HSA Home Warranty provides the convenience of one source for most repair needs. Prompt, reliable service is available 24 hours a day, 7 days a week.

You're protected year after year. An HSA Home Warranty is renewable annually, so you're always prepared for the unexpected.

Most homes experience at least two mechanical failures each year.

Without HSA Home Warranty protection, typical repair/replacement costs* would be:

Item	Repair	Replacement
Heating system	\$95 - \$600	\$1,325 - \$3,700
Central air	\$200 - \$1,100	\$1,475 - \$4,200
Water heater	\$85 - \$210	\$420 - \$705
Plumbing	\$100 - \$1,200	\$480 - \$2,225
Refrigerator	\$80 - \$515	\$525 - \$2,100
Oven/Range	\$80 - \$310	\$415 - \$1,600

*Based on HSA's estimates of retail cost for repairs and replacements of items listed above. Costs may vary in your geographic area.

These costs continue to go up every year. Protect yourself from the financial burden incurred should a covered item need repair or replacement.

Quality service is our top priority.

Whether you're working with one of the HSA customer service representatives over the phone, or relying on a service contractor to make a repair in your home, HSA ensures prompt, convenient and reliable service.

When a problem arises in your home, you simply make one call to HSA. Service representatives are available 24 hours a day, 7 days a week to help you.

HSA provides qualified, prescreened service contractors from its Preferred Vendor Network that arrive promptly and invoice HSA directly for covered repairs. If an HSA authorized service provider cannot respond in a timely manner, HSA will approve the use of a contractor outside of its network to ensure the convenience of fast service.



Coverage Highlights

Form # PFR2 01/01

The HSA Home Warranty is a contractual guarantee that should certain appliances or mechanical systems fail due to normal wear and tear during the coverage period, those items will be repaired or replaced, subject to a small deductible.

UNDERSTANDING YOUR HSA HOME WARRANTY

With HSA Home Warranty you get extensive coverage on your mechanical systems and appliances; however, not all services and failures are covered. HSA wants to help you understand the coverage so you see the value in having the HSA Home Warranty. For a complete understanding of your HSA Home Warranty, read the Sample Contract portion of this brochure.

Some of the following services:

...may not be covered:

Normal maintenance/cleaning
Drain line stoppages due to tree roots
Coolant evacuation and recovery

...may not qualify for repair:

Improper maintenance
Improper installation
Code violations

...may incur additional cost:

Disposal of the replaced item
Modifications required to fit new equipment
Code violations
Permit fees
Coolant evacuation and recovery

Coverage is available on some of the above items for additional premium. Please read the sample contract and application for options that will save you even more money.

COVERAGE	SELLER	BUYER
Central heat, central air and heat pump	\$60	●
Ductwork, thermostat and ductwork-attached humidifier		●
Toilet tank and bowl (builder's standard); wax ring seals	●	●
Plumbing parts	●	●
Polybutylene leaks	●	●
Water, gas, drain and waste lines	●	●
Routing of drain line stoppages	●	●
Water heater, instant hot water dispenser and sump pump	●	●
Whirlpool bathtub	●	●
Electrical system	●	●
Attic fans, exhaust fans and ceiling fans	●	●
Garage door opener	●	●
Trash compactor, dishwasher & garbage disposal	●	●
Oven, stove top/range & built-in microwave oven	●	●
Lighting fixtures, central vacuum, door bell, burglar & fire alarm		●
Roof leaks		●
BUYER OPTIONS		
Water well pump/septic system		\$50
Water softener		\$30
Electronic air cleaner		\$40
Clothes washer and dryer		\$70
Refrigerator (including icemaker/beverage dispenser)		\$30
Home freezer		\$25
Hot tub		\$100
Swimming pool		\$150
Pool/hot tub combination (must share common mechanicals)		\$175
BUYER 5 STAR UPGRADE		\$50
Central heat and air: registers, grills, filters & heat lamps		●
Central air: freon recovery and non-ducted window or wall air conditioner		●
Water heater sediment & toilets replaced with like quality		●
Faucets and showerheads (replaced with chrome builder's standard)		●
Smoke alarms		●
Garage door opener: hinges, springs, keypad and remote transmitter		●
Trash compactor lock/key assembly & bucket		●
Dishwasher racks, baskets & rollers		●
Built-in microwave interior lining, door glass, clock and shelves		●
Oven/range interior lining, clocks, rotisseries, racks, handles, knobs and dials		●
\$250 toward code violations		●
\$300 toward modifications on central heat, air or water heater		●
COVERAGE TERMS		
Seller coverage: effective the date of application and continues for up to 12 months.		
Buyer coverage: effective the date of closing and continues for 12 months. Renewable annually.		
Price	\$435/\$399	
Deductible/trade call fee	\$55/\$100	

Please reference the Sample Contract portion of this brochure for complete coverage details.

Filing a Claim

- Homeowner must call HSA at 800-367-1448 before calling a contractor. Failure to do so may result in a refusal of coverage on that item.
- HSA will provide a qualified, prescreened contractor who will arrive promptly and invoice HSA directly for covered repairs.* If HSA's authorized service provider cannot respond in a timely manner, HSA will approve the use of a contractor outside of its network to ensure the convenience of fast service. It's guaranteed.
- Contractor must call HSA for approval before initiating the repair. Homeowner is required to pay the service contractor for all charges incurred in the event that no "Operational Failure" is discovered.

* If the approved failure was serviced by an HSA service provider, that provider will bill us directly. The contract holder will be responsible for the deductible and any charges not covered by the HSA Home Warranty. If the approved failure was serviced by a contractor outside of the HSA network and that provider is not willing to bill us directly, simply fax the paid invoice to HSA (fax 877-638-1741), and HSA will reimburse the contract holder.

 Prudential is a service mark of The Prudential Insurance Company of America.

Prudential Fox and Roach, REALTORS® is an independently owned and operated member of The Prudential Real Estate, Affiliates, Inc.



Sample Contract

PLEASE READ THIS DOCUMENT CAREFULLY. YOU MUST NOTIFY HOME SECURITY OF AMERICA, INC. (HSA) PRIOR TO ACTUAL COMMENCEMENT OF REPAIR OR REPLACEMENT.

TO REPORT ALL CLAIMS: CALL HSA AT 1-800-367-1448. FAX SERVICE INVOICES TO 1-877-638-1741.

The aggregate coverage under this agreement is limited to \$25,000.00; with a \$5,000.00 per mechanical system sub-limit, unless a lower per occurrence sub-limit or lower aggregate sub-limit is specifically enumerated elsewhere in this agreement.

Certain items and events are not covered by this contract. Please refer to section F. Limitations of Liability and to the exclusions listed in each applicable section of this contract.

A. Coverage

1. HSA will provide home protection coverage for authorized repair or replacement of "Component Parts" mentioned as covered in accordance with the terms and conditions of this contract that fail due to "Operational Failure". HSA will cover "Loss" so long as the "Component Parts":

- Are located within the "Interior" of the main foundation of the home or attached or detached garage (except for the exterior well pump, septic system, condensing unit and pool/spa equipment); and
- Become inoperative due to normal wear and tear; and
- Are in "Proper Working Order" on the effective date of this contract; and
- Are properly installed throughout the term of this contract for proper diagnosis.

2. This contract covers single-family resale homes and condominium or town house units. Multi-family homes up to and including eight (8) family dwelling units may be covered if applied for and the appropriate fee is paid. Multiple-family homes qualify for listing coverage; however, coverage is limited to the owner-occupied unit. Tenant occupied properties are not eligible for coverage during the listing period. Coverage is for owned or rented residential property and excludes commercial property or residences used as businesses, including but not limited to, day care centers, fraternity/sorority houses and nursing/care homes. This contract does not cover homes sold/purchased in "as is" condition. If HSA determines that a property was purchased "as is", we will issue a refund of premium, less any administrative fees paid, and no longer cover the property.

3. Coverage includes only the items stated as covered and excludes all others. Coverage is subject to limitations and conditions specified in this contract. Please read the contract carefully.

B. Definitions

- "Component Parts" - the constituent elements of mechanical items as covered by this contract.
- "Operational Failure" - the mechanical breakdown of "Component Parts".
- "Proper Working Order" - functioning as intended and expected for its age, and within the safety standards as established by the system manufacturer.
- "Loss" - the reasonable market cost or the actual cost HSA can contract for the required services, whichever is less, for the repair or replacement of "Component Parts".
- "Interior" - the space within the external surface area which constitutes the perimeter of the residence's exterior walls; under the roofing materials; above or encased in the basement floor or home's slab, or above the ground surface in a crawl space.

C. Coverage Period

Home seller: coverage begins on the date HSA issues a contract number and continues for twelve (12) months, until close of sale or termination of listing, whichever occurs first.

Home buyer: for properties involved in a real estate transaction, coverage begins at the close of sale and continues for twelve (12) months from that date. Payment is due at the close of sale.

New construction: coverage begins on the first anniversary of the close of sale and continues for one or three years from that date. Length of coverage is determined by the premium paid. Payment is due at the close of sale.

Buyer direct: for properties not involved in a real estate transaction, coverage begins 15 days after payment is received by HSA and continues for twelve (12) months from that date. Call 1-800-367-1448 for pricing.

D. Customer Service

1. **YOU MUST NOTIFY US PRIOR TO REPAIR OR REPLACEMENT.** When service is needed due to an "Operational Failure", including emergency situations, you are to telephone HSA at 1-800-367-1448, twenty-four (24) hours per day, and seven (7) days per week. This telephone contact shall initiate the service process without the requirement of a claim form or service application. This notification includes the requirement that we have the opportunity to speak with the service contractor prior to the implementation of any repairs. Failure to do so may result in our denial of reimbursement for the expenses you incurred.

HSA shall not be liable for a "Loss" unless notice is given to HSA prior to the expiration of your coverage and the reported "Operational Failure" is professionally diagnosed and the diagnosis is reported to HSA within 15 days after the expiration of your coverage, regardless of when the "Operational Failure" occurred.

2. You shall take every precaution to protect the property giving rise to the "Operational Failure" until the necessary repair or replacement is authorized by HSA and made. Repair or replacement shall be performed within forty-eight (48) hours, under normal circumstances, of an approved claim by a service contractor chosen by HSA, unless a service contractor of your choice is approved by HSA when you report the malfunction or "Operational Failure" by telephone. **HSA selected service contractors must be used on all claims.** (Please notify HSA if you have a complaint about an HSA selected service contractor.) If HSA cannot provide a contractor for you, HSA will approve the use of a contractor outside of its network. We have the sole right to determine if items will be repaired or replaced. Unless specifically identified elsewhere in this contract, replacement shall be with systems and material of like kind and quality, but not necessarily the same color. The use of non-original manufacturer "Component Parts" is permitted in making repairs under this contract. We will use original manufacturer "Component Parts" when non-original manufacturer "Component Parts" are unavailable. HSA reserves the right to obtain additional opinions at our expense. HSA reserves the right to offer cash in lieu of repair or replacement based on what HSA can expect to pay to repair the failure (parts and labor); this amount may be less than retail or less than your actual cost.

3. **DEDUCTIBLE:** you will pay the \$55.00 or \$100.00 deductible for each separate trade call. Deductible amount is determined by the contract price selected. If multiple visits are required for the same repair you will not be charged an additional deductible. Trade call means each visit by an authorized repair contractor. The deductible shall apply to all approved costs including service call charges. If service work performed under this contract should fail, then HSA will make the necessary repairs without an additional deductible for a period of 90 days on parts and 30 days on labor. In the event that the failure is not covered, you are responsible for all charges incurred.

4. When you select the service contractor, you may be required to pay them directly and seek reimbursement from HSA if the service contractor will not bill us. HSA is not responsible for overtime service rates unless we determine a life threatening or property damaging "Operational Failure" has occurred. HSA will reimburse you for your approved coverage, subject to applicable deductible(s) within 30 days of receipt of a paid invoice from the service contractor or other proof of payment acceptable to HSA. Claim documentation and any correspondence can be faxed to HSA at 1-877-638-1741 or mailed to 310 N. Midvale Blvd., Madison, WI 53705.

5. You are required to pay the service contractor directly for the service call fee and any non-covered charges. In the event that no covered "Operational Failure" is discovered, you are required to pay the service contractor directly for all charges incurred, including access and diagnosis. HSA will not respond to a new service request when any previous

deductible(s) or fees are outstanding. HSA reserves the right to recover any outstanding deductible(s) and fees directly from the contract holder.

E. Covered "Component Parts" Seller & Buyer

In accordance with the terms and conditions of the warranty contract, HSA will repair or replace systems and appliances specifically mentioned as covered; all others are excluded. Please reference Section F. Limitations of Liability for general exclusions and limitations.



1. **DOMESTIC WATER HEATER - COVERED:** tank, heat elements, thermostat, valves, flue piping, electrical or gas connections. **NOT COVERED:** solar/solar-assisted water heating units, circulating pumps, expansion tanks, sediment build-up, energy conservation flues and vents.



2. **"INTERIOR" PLUMBING SYSTEM - COVERED:** water supply lines, gas lines, drain and waste lines, drain line routing with rotary machinery (excludes camera diagnosis and hydro-jetting to clear the line) through an accessible cleanout, p-trap, drain or overflow access points; leaks in polybutylene piping are covered up to \$500 aggregate per contract period; pressure regulators, wax ring seals, toilet fixture and water tank (replaced with builder's standard as necessary); parts within the toilet tank, in-line shut-off valves, risers leading into: sinks, tubs and toilet; **primary sump pump** for pumping water only; single-point **instant hot water dispenser** including casing, element, wiring and valve; **whirlpool bathtub pump** and motor assembly. **NOT COVERED:** drain line stoppages caused by roots; ejector/lift pumps; hose bibbs, faucets, shower heads and their respective assemblies including valves for shower/tub diverter, trip levers, tub stopper assembly and sink pop-up assembly; basket strainers, shower base pans, shower enclosures or doors, sinks, tubs, drain tile/French drains, sprinkler systems, water well or septic systems and components; water softener, water filter/purifier, bidet, failures due to salt, mineral beds or deposits; caulking, grouting, or tiles; lines or parts lying within an unheated area; HSA is not responsible for installing a clean-out to access a drain line stoppage; access through roof vents or pulling and re-setting a toilet to access a drain line stoppage is not covered.



3. **"INTERIOR" ELECTRIC - COVERED:** wiring, main service panels, sub-panels, receptacles or outlets, switches, fuse boxes, electric wiring to all major electrical equipment; outside outlets attached to the primary residential structure and garage; **garage door opener** (2 systems maximum) must meet current safety standards; includes track assembly and carriage unit if part of the opener unit; permanently installed "interior" **attic and exhaust fans** used for the intake and output of air excluding bells, shutters and filters; **ceiling fans.** **Buyer only:** central vacuum, door bell system, lighting fixtures, burglar alarms and fire alarms. **NOT COVERED:** any failure in the central electrical system caused by non-covered electrical wiring or components; telephone wiring; garage door: cables, rollers, hinges, springs, keypad, remote transmitter units or door replacement; chandeliers, smoke alarms, intercom systems; exhaust equipment mounted on the roof (i.e. ridge-a-lators).



4. **KITCHEN APPLIANCES - COVERED:** all "Component Parts" including timers that affect the primary function of the appliance; all appliances must be located in the primary kitchen unless additional units have been approved by HSA and premium has been received by HSA; includes oven/range, dishwasher, garbage disposal, built-in microwave oven and trash compactor. HSA will pay up to \$2,000 aggregate for the life of the contract toward repair/replacement of Professional series or ultra-premium appliances, including, but not limited to, Sub-Zero, Viking or Jenn-Air (individual trademarks are owned by the brand name company). **NOT COVERED:** ice makers/beverage dispensers and their respective equipment; condensate line clearing, self-cleaning mechanisms, any failures to the door other than appliance controls located within the door; clocks, knobs, handles, dials, springs, hinges, tubs, liners, baskets, shelves, drains, glass breakage, probes, rotisseries, racks, rollers, light bulbs, lock/key assemblies, buckets, televisions, computer screens or computers that are part of an appliance but do not affect the primary function of the appliance; walk-in freezers, home freezer.

Seller Option (included for buyer)

NOTE FOR SELLER: items 1. and 2. in Section E. are limited to a combined \$1,500 aggregate maximum during the listing period.



5. **CENTRAL HEAT - COVERED: (up to 2 units)** includes forced air furnace; radiant electric including wiring, heat lines installed in electrical baseboards, or ceiling cables; radiant hot water/steam boilers, self-contained heating systems and oil systems are covered up to \$1,500 aggregate including radiant heating lines, circulating pumps and piping; solar heating units including solar collectors, reflectors and fiberglass or galvanized holding tanks that are used for storage of water for a solar heating system; heat exchangers, wall furnaces if they are the main source of heat to the residence; ductwork-attached humidifier; **thermostats, ductwork** from heating unit to point of attachment at registers or grills. **NOT COVERED:** collector box, coal and wood burning equipment, chimneys, fireplaces, flue liners, systems with compressors larger than five tons; oil storage tanks, free standing or portable space heaters, heat or energy recovery units; air cleaners/filters, condensate line clearing, crane charges, heat lamps, filters, registers, grills, insulation, improperly sized ductwork.



6. **CENTRAL AIR - COVERED: (up to 2 units)** electric units, refrigerated or evaporative units, packaged systems, heat pumps; geothermal system and water source heat pump system "Component Parts" located within the "Interior" of the residence; glycol systems, water source and geothermal heat pump systems are covered up to \$1,500 aggregate; **thermostats, ductwork** from cooling unit to point of attachment at registers or grills. For covered air conditioning and heat pump failures, when repair is not possible and like SEER (Seasonal Energy Efficiency Ratio) or HSPF (Heating Seasonal Performance Factor) equipment is not readily available, HSA will replace with 13 SEER or 7.7 HSPF equipment. HSA will also install a TX valve or will replace the evaporator coil/air handler and line set to match the SEER/HSPF rating to the replaced equipment. Modifications, including but not limited to, a replacement pad for the condensing unit, relocation of existing equipment to accommodate larger sized equipment, ductwork fabrication or plenum work that is necessary to install the new coil in the existing space, will be the responsibility of the homeowner; if the 5 Star Upgrade is purchased, HSA will pay modification charges up to \$300 in the aggregate for the buyer. **NOT COVERED:** gas units, systems with compressors larger than five tons; outside/underground piping, well pump and "Component Parts" for geothermal and/or water source heat pumps; heat or energy recovery units; non-ducted air conditioners, condensate line clearing, crane charges, filters, registers, grills, insulation, improperly sized ductwork.

Buyer Only



7. **ELECTRICAL ITEMS - COVERED:** includes **central vacuum** motor and relay switches; we do not cover clogged lines or conditions of inadequate capacity; **door bell systems** which are not part of an intercom system; **lighting fixtures, burglar alarms and fire alarms.** **NOT COVERED:** central vacuum hoses or accessories; chandeliers, smoke alarms.



8. **ROOF LEAKS - COVERED:** we will pay up to \$750 aggregate to repair roof leaks only; includes shingles (cedar or asphalt), built up roofing, slate and tile. **DEFINITION:** the exterior surface that constitutes the top of the residence, excluding any skylights. **NOT COVERED:** condominium or townhouse roofs; leaking of an existing roof that has not been properly installed or attached; damage done by ice, mud, snow or wind and any acts of God; secondary damage from any type of leak or re-roofing of the residence; chimneys, gutters or downspouts, skylight or skylight flashing repairs for leaks or any other damage.