



CHOATES
GENERAL CONTRACTING

Choates General Contracting Inc.
4723 N 5th Street Philadelphia, PA 19120

Home Warranty Program / #3244

Choates General Contracting is a third generation contracting company. Our family has 40 years of experience in building/repairs. **We have over 1000 satisfied clients!**

Although we primarily service the Tristate area, we also provide quality work in all states.

We are Licensed, Insured & Bonded. CGC is a Certified MBE, DBE, LBE Firm

We carry Section 8 certification. CGC is backed by the office of the Mayor of Philadelphia.

Service Contract

1. Choates General Contracting (CGC), under this contract, will work as a Consultant and Contractor. We will review your homeowners insurance policy, and deal directly with their adjuster/or our adjuster to file a claim if necessary.
2. **CGC will do all necessary repairs** covered under this warranty program.
3. CGC provides moving/storage service/janitorial service for a discounted rate as a preferred client.
4. **CGC will also cover all eligible repairs not covered by homeowner's policy.**
5. Area of coverage is roof to foundation. All repairs inside or outside home or business are covered under this contract. *(Appliances are excluded, and any electrical upgrades or full wiring service will incur an additional charge.)*
6. CGC will provide all labor, skilled craftsman, tools, and remove all job related debris. Customer will be responsible for all parts and fixtures. Customer will be billed separately for any required permits.
7. **Any additions/upgrades beyond the covered damages will be discounted to you as a preferred client of CGC.**

Safety and Energy Audit and Repair Services

CGC, in partnership with Energy Coordinating Agency (ECA) offers a comprehensive safety and energy efficiency solution that includes the following key services as an added component to this warranty contract.

1. **Audits of residences to determine faulty carbon monoxide emissions, sources of air leaks, gas leaks and other safety/energy problems using a series of tests/diagnostic equipment**
2. Based on audit results, provide a written report which summarizes all recommended solutions to resolve safety and energy deficiencies
3. Provide quotes for CGC to implement the recommended solutions/repairs
4. Complete approved solutions/repairs to meet ECA's inspection requirements
5. **Water conservation assessments/recommendations are available for an additional charge.**

Claims Process

1. For your convenience, all claims can be filed online via email to **dchoates@yahoo.com**, called in at **1-877-809-6828**, faxed to **215-329-2911** or submitted online at **www.dchoates.com**.
2. CGC will respond to all claims within 24 hours.

Exclusions

1. Damages resulting from natural disasters/ acts of nature are excluded from this warranty program.
2. Damages resulting from neglect or vandalism are excluded from this warranty program.
3. Damages resulting from national or international government related damages are excluded from this warranty program.
4. Damage claims that have been rejected by the listed homeowner's policy for lapse in coverage or false information provided for the purpose of obtaining the policy are excluded from this warranty.
5. Preexisting damages are excluded from this warranty program.
6. This warranty program does not apply to any structure or addition built without required permits or to required codes.

Eligibility Requirements

1. Applicant must have valid homeowner's insurance for the covered property on the date of application.

Warranty Terms and Cancellation

1. This service contract is for a term of 1 year and automatically renews at the end of each year. This warranty contract can be cancelled with no penalty with 60 days' written notice to CGC. A three day right of rescission to cancel after signing of contract is honored. Cancellation request must be in writing and provided to CGC within the three day rescission period.
2. The **warranty program** price is \$60.00 per month. All payments are due on the 5th day of that month. Payments must be sent to: 4723 N. 5th St., Philadelphia, PA 19120. Checks must be made payable to Choates General Contracting, Inc. A \$10.00 late fee will be assessed if payment is not received by the 15th day of the month. Rates are subject to change based on labor/skill demand with a sixty day written notice to all clients.
3. The **safety and energy audit service** is available at an additional fee of \$_____.
4. **Water conservation evaluation/recommendations** are available at an additional fee of \$_____.
5. All recommended upgrades/repairs for the safety and energy audit will be charged separately. Based on the audit your estimated cost for upgrades/repairs is \$_____.
6. **Coverage begins when the first monthly payment is received.** CGC only accepts the completed contract upon completion of a home inspection. All homes and businesses are subject to a condition review inspection. If you are renting or leasing, CGC needs a written release from property owner to do any repairs or upgrades.
7. All claims are subject to CGC owner approval.
8. Three questionable claims will qualify this warranty contract for review and possible cancellation by CGC.
9. This warranty contract is transferable without notice.
10. If the covered home is sold or rented the warranty contract will remain in effect as a lineable bonding contract.
11. All rates and terms are subject to change with written notice to home or business owner.
12. CGC retains the right to outsource repairs based on availability.
13. CGC retains the right to select the public adjusting company to provide services under this warranty contract.
14. CGC retains the right to fund the partial or total cost of repairs or to process the repairs under any applicable outside programs or non-profit groups or agencies.
15. CGC retains the right to demand or request the home or business owner to change homeowner's insurance companies.

Acceptance of Coverage: By submission of this application, the applicant agrees to be bound by the terms and limitations of the program, which are available at www.dchoates.com.

Homeowner Name: _____

Address: _____

City/State/Zip: _____

Home Phone: _____ Cell Phone: _____

Signature: _____ Date: _____

CGC Rep.: _____ Date: _____

This contract is copyrighted by CGC. Code #3244. Any attempt to copy terms pursuant to this contract will be pursued under all state and city laws. October 11, 2010.