

# Introducing Genworth Mortgage Insurance's

**HOME**  
*Suite*  
**HOME**

No  
cost to  
you!

Wherever you call home, Genworth is providing extra protection and support for your investment – all at no cost to you. Home Suite Home<sup>SM</sup>, available through your Lender's participation in the program, gives homeowners like you the choice from a suite of benefits that can help defray costs associated with owning your home.

*After your loan closes you will receive a letter from Genworth with instructions on how you can select 1 of 3 benefits:*

- Appliance Home Warranty\*
- Homeowners Insurance Deductible Reimbursement
- Identity Theft Reimbursement & Restoration Consulting Services

Check your mail! After your loan closes you will have 120 days to register online.

[smartermi.com](http://smartermi.com)

800 444.5664

Home Suite Home<sup>SM</sup> is a service mark of Genworth Mortgage Insurance

\*Appliance Home Warranty currently unavailable in CA, ME, NY, WA.

Coverage is underwritten or provided by a third-party vendor and is subject to terms, conditions and exclusions set forth in an applicable insurance policy or home warranty and which are not fully stated herein. Home Suite Home may not be available or approved in some states.

©2019 Genworth Financial, Inc. All rights reserved.

Genworth Mortgage Insurance underwriters include: Genworth Mortgage Insurance Corporation and Genworth Mortgage Insurance Corporation of North Carolina 00891.12966387.1219

Genworth   
Mortgage Insurance

# Genworth Mortgage Insurance's Home Suite Home<sup>SM</sup> Program

## Borrower Program Information

- **General Product Description:** Home Suite Home provides the Borrower with the ability to select one of three benefits that each provide coverage for the Borrower. Borrower should review in detail the sample coverages' Agreements, Declarations, and Terms that are readily available at [hsh.smartermi.com](http://hsh.smartermi.com). The Home Suite Home benefits are as follows (subject to change without prior notice).
  1. **Appliance Home Warranty:**
    - Provides for a service provider to repair or replace a Clothes Dryer, Clothes Washer, Built-In Microwave, Dishwasher, Kitchen Refrigerator, and/or Range/Oven/Cooktop
    - Coverage is subject to a service call deductible of \$95, \$500 limit per Item
    - Coverage begins thirty (30) days after registration and continues for 12 months. At time of registration, Borrower also has the option to select coverage to instead begin in 12 months so as to provide coverage during Year 2.
    - Currently unavailable in CA, ME, NY, WA
  2. **Homeowners Insurance Deductible Reimbursement:**
    - In the event of a homeowners insurance claim at your primary residence, reimburses your deductible up to \$1,000 for a covered loss that exceeds your homeowners insurance deductible
    - Benefit is provided for 60 months (5 years)
  3. **Identity Theft Reimbursement & Restoration Consulting Services:**
    - Identity Theft Reimbursement provides up to \$1 million for expenses incurred as a result of recovering from fraud, embezzlement, theft, forgery, data breach or a stolen identity
    - Restoration Consulting Service provides an assigned ID Recovery Advocate, an ID Recover Package, and an ID Restoration Consulting Recovery Plan
    - Benefit is provided for 60 months (5 years)
- **Cost:** Home Suite Home is provided to the Borrower at no additional fee
- **Coverage Term:**
  1. Appliance Home Warranty coverage begins thirty (30) days after registration on the Home Suite Home website and continues for 12 months. At time of registration, Borrower also has the option to select coverage to instead begin in 12 months so as to provide coverage during Year 2.
  2. Homeowners Insurance Deductible Reimbursement coverage is provided for 60 months (5 years) from date of registration
  3. Identity Theft Reimbursement coverage & Restoration Consulting Service is provided for 60 months (5 years) from date of registration
- **Eligibility:** Borrower's eligibility is conditioned only upon their Lender placing Genworth mortgage guaranty insurance on their home loan
- **Time Limit:** The Borrower acknowledges that his or her right to access the site and register for a coverage will end 120 days after his or her loan closes
- **Registration:** To register and receive full program Terms & Conditions, an Eligible Borrower should visit [hsh.smartermi.com](http://hsh.smartermi.com) to select a benefit using their unique Registration Code. A Borrower's unique Registration Code will arrive via US Mail approximately 1 month after their mortgage loan closes. If an Eligible Borrower does not have internet access or does not have an email address, they can contact Genworth's ActionCenter® at 800 444.5664 or [action.center@genworth.com](mailto:action.center@genworth.com) to register.
- **Email Authorization:** By signing, or otherwise authenticating on [hsh.smartermi.com](http://hsh.smartermi.com), the Borrower consents to Genworth Mortgage Insurance sharing their contact information they provide with the benefit provider and program administrator, for the purpose of adding the Borrower as a participant under the Home Suite Home program benefit. After registration, the Borrower will be provided the Home Suite Home Evidence of Coverage document detailing the terms and conditions of the benefits. This consent will remain in effect unless the Borrower revokes or modifies it. A Borrower may revoke their consent at any time by contacting [action.center@genworth.com](mailto:action.center@genworth.com) or 800 444.5664. Genworth will maintain a true and correct copy of this consent, which a Borrower may request at any time, and a copy of which a Borrower may save for their records.
- **Not Transferable:** Home Suite Home benefits are nontransferable. Borrower must not transfer the materials or give access to this site to any other person. Any attempt to do so will result in denial of access to Borrower and will be ineffective for others.
- **Coverage:** Certain Home Suite Home program benefits are underwritten or provided by a third-party vendor and are subject to terms, conditions and exclusions set forth in the applicable insurance policies and which are not fully stated herein. The Home Suite Home program benefits are provided by American Bankers Insurance Company of Florida, Voyager Indemnity Insurance Company, National Product Care Company, Service Saver, Incorporated and ServicePlan of Florida, Inc., all of which are Assurant companies. ID Restoration Consulting Services are provided by cynoSure Financial, Inc.
- **Changes:** Benefits and programs are subject to change without prior notice. After registration your benefit selection cannot be modified. All information is accurate as of the date of printing and subject to change without notice.
- **Availability:** Home Suite Home, or its benefits, may not be available in all states where it is necessary to obtain approval and may be modified or withdrawn without notice. Home Suite Home may not be available through all Lenders.
- **No Separate Warranties or Indemnities:** Home Suite Home benefits are provided by third-party Vendors, and the only warranties, if any, applicable to any benefit provided under the Program will be provided by the third party. Genworth Mortgage Insurance Corporation hereby disclaims all warranties, whether express, implied or statutory, with respect to any benefit available through the Home Suite Home program, including without limitation any implied warranties of noninfringement, title, merchantability, marketability or fitness for a particular purpose. In no event will Genworth Mortgage Insurance Corporation or any other entity that is not a vendor be liable for any damages of any kind, including without limitation any direct, indirect, consequential, special, incidental or punitive damages, or for any lost profits, savings, data or use, however caused and on any theory of liability (including negligence or strict liability), relating to this program.

## Privacy Policy

Genworth Mortgage Insurance Corporation ("Genworth") understands the importance of protecting your privacy. Our goal is to treat your information respectfully and in accordance with our Privacy Policy. We value your privacy and will not email you promotional content or share your information with affiliates. Please see our Privacy Policy on [hsh.smartermi.com](http://hsh.smartermi.com) for additional information.

Home Suite Home<sup>SM</sup> is a registered service mark of Genworth Mortgage Insurance

©2019 Genworth Financial, Inc. All rights reserved.

Genworth Mortgage Insurance underwriters include: Genworth Mortgage Insurance Corporation and Genworth Mortgage Insurance Corporation of North Carolina

00891.12966387.1219

