



Buying a home can feel like a never-ending list of expenses. That's why Enact is offering extra protection and support for your investment — all at no cost to you. Home Suite Home[®], 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.

No cost to you^{**}



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

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

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

hsh.smartermi.com

800-444-5664

Home Suite Home[®] is a registered trademark of Enact Mortgage Insurance

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

**Paid for by Enact and provided at no cost to homeowners.

Coverage is underwritten or provided by third-party vendors 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. Limitations, exclusions and coverages vary by policy terms and by state. Home Suite Home may not be available or approved in some states.

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Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.

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Enact[®]

Enact's Home Suite Home® 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 coverage Agreements, Declarations, and Terms that are readily available at hsh.smartermi.com. Limitations, exclusions and coverages vary by policy terms and by state. Home Suite Home benefits are as follows (subject to change without prior notice).

1. Appliance Home Warranty:

- Provides coverage for the repair or replacement of 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.
- Maximum of \$500 per item in a 12-month period
- 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 homeowner's insurance claim at the borrower's primary residence, benefit reimburses the deductible up to \$1,000 for a covered loss that exceeds their homeowner's insurance deductible.
- Benefit is provided for 60 months (5 years)
- Only one deductible reimbursement benefit will be paid per claim occurrence and only two (2) claims per loan within a 12-month period.

3. Identity Theft Reimbursement & Restoration Consulting Services:

- Identity Theft Reimbursement provides reimbursement up to the aggregate limit of \$1 million for expenses incurred as a result of recovering from fraud, embezzlement, theft, forgery, data breach or a stolen identity in a 12-month period.
- 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 paid for by Enact and provided at no cost to homeowners or lenders.

• **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:** The borrower's eligibility is conditioned only upon their Lender placing Enact mortgage guaranty insurance on their home loan

• **Time Limit:** The borrower acknowledges that his or her right to access the site and eligibility to register for a coverage will end 120 days after his or her loan closes

• **Registration:** To register and receive full program coverage documents, an eligible borrower should visit 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 Enact's ActionCenter® at 800-444-5664 to register.

• **Email Authorization:** By signing, or otherwise authenticating on hsh.smartermi.com, the eligible borrower consents to Enact Mortgage Insurance sharing their contact information they provide with the benefit provider and program administrator, for the purpose of adding the borrower as a member 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@EnactMI.com or 800-444-5664. Enact 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:** Coverage is underwritten or provided by third-party vendors and is subject to terms, conditions and exclusions set forth in an applicable insurance policy or home warranty and which are not fully stated here. The insurance products are underwritten by American Bankers Insurance Company of Florida and Voyager Indemnity Insurance Company. The Appliance Home Warranty is provided by National Product Care Company, except in Arizona and Oklahoma- Service Saver, Incorporated, in Florida-ServicePlan of Florida, Inc. and, in TX-National Product Care Company dba Texas National Product Care Company.

• **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 as stated in the program documents. Enact 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 Enact Mortgage Insurance Corporation or any provider of Home Suite Home benefits 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

Enact Mortgage Insurance Corporation 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 for additional information.