

Cancellation & Refund Policy

National Home USA

Effective Date: January 1 2026

At National Home USA, we strive to provide reliable home protection coverage and exceptional customer service. This Cancellation and Refund Policy outlines the terms and conditions governing the cancellation of coverage and eligibility for refunds.

1. Right to Cancel

Customers may cancel their National Home USA protection plan at any time by contacting our Customer Service Department and submitting a cancellation request.

Cancellation requests may be submitted by:

- Telephone
 - Email
 - Written correspondence
 - Any other approved method designated by National Home USA
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2. Free Review Period

If you cancel your plan within the first **30 days** of the effective date and no claims have been filed, no service has been performed, and no benefits have been provided, you may be eligible for a full refund of all amounts paid, less any applicable processing fees permitted by state law.

3. Cancellation After the Review Period

If you cancel your plan after the initial review period, you may be eligible for a prorated refund based on:

- The remaining term of the agreement;

- The amount of claims paid or authorized under the plan;
- Any applicable administrative or cancellation fees permitted by law.

Refund calculations may vary based on state requirements and the terms of your specific service agreement.

4. Company-Initiated Cancellation

National Home USA reserves the right to cancel coverage for reasons including, but not limited to:

- Non-payment of premiums or installments;
- Material misrepresentation during enrollment or claims processing;
- Fraudulent activity;
- Abuse of plan benefits;
- Violation of plan terms and conditions.

When required by law, advance written notice of cancellation will be provided.

5. Non-Refundable Charges

The following charges may be non-refundable where permitted by law:

- Administrative fees;
 - Processing fees;
 - Service fees incurred during claims handling;
 - Amounts paid toward approved claims, repairs, or replacements.
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6. Refund Processing

Approved refunds are generally processed within **30 business days** after receipt and verification of the cancellation request.

Refunds will be issued to the original payment method whenever possible. If the original payment method is unavailable, National Home USA may issue the refund by check or other approved method.

7. Financed Plans

If your protection plan was financed through a third-party financing company, any refund may first be applied to the outstanding balance owed to the financing provider.

Customers remain responsible for any remaining balance due under their financing agreement.

8. Transfer of Coverage

If coverage has been transferred to a subsequent homeowner or another eligible party, cancellation rights and refund eligibility may be affected. Please contact Customer Service for details regarding transferred plans.

9. State Law

Certain states may require different cancellation rights, refund calculations, notice periods, or other consumer protections. Where state law provides greater rights than those outlined in this policy, National Home USA will comply with applicable state requirements.

10. Contact Information

To request a cancellation or inquire about a refund, please contact:

National Home USA

Customer Service Department

Phone: 848.241.5001

Email: info@nhmpapp.com

Website: www.nhusa.org

National Home USA is committed to making the cancellation process simple, transparent, and compliant with all applicable laws while ensuring fair treatment for our customers.