

Buyer Claims Guide

Realty Guardian® Safeguard Plans

This Buyer Claims Guide explains how and when buyers may submit a claim under a Realty Guardian® Buyer Safeguard Plan. It is intended to provide clarity regarding timelines, documentation requirements, and the claims review process.

Important Foundation

- Realty Guardian® Safeguard Plans are not insurance.
- Claims are reviewed for reimbursement consideration, not guaranteed payment.
- Only expenses explicitly listed in the Buyer Safeguard Plan may be considered.
- Claims must be submitted within required timeframes.
- Incomplete or late submissions may not be eligible for review.

Buyer Claim Submission Deadlines

Legal Counsel / Legal Expense Claims

Legal-related buyer claims must be submitted no later than six (6) months after the closing date. The claim must be opened within this six-month period. Additional documentation may be requested after submission, but the claim itself must be filed on time.

Earnest Money Claims

Earnest money must remain unreturned for at least three (3) months following the contract failure or termination. If not returned after this period, a claim may be submitted and must be filed within forty-five (45) days after the three-month maturity period ends.

All Other Buyer Safeguard Claims

All other buyer-related claims must be submitted within forty-five (45) days of the transaction outcome date, defined as the closing date if the transaction closed, or the contract termination date if it did not close.

Required Documentation

- Fully executed purchase agreement, including applicable addenda
- Settlement statement if the transaction closed, or termination documentation if it did not
- Proof of enrollment in the Buyer Safeguard Plan
- Government-issued identification
- Proof the expense was actually incurred and paid

Only documented, out-of-pocket expenses listed in the Buyer Safeguard Plan will be reviewed. Submitting a claim does not guarantee reimbursement.

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