

# Seller Claims Guide

## Realty Guardian® Safeguard Plans

This Seller Claims Guide explains how and when sellers may submit a claim under a Realty Guardian® Seller Safeguard Plan. It provides clarity on submission deadlines, 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 Seller Safeguard Plan may be considered.
- Submission deadlines are strict.
- Incomplete or late submissions may not be eligible for review.

### Seller Claim Submission Deadlines

#### Legal Defense Claims

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

#### All Other Seller Safeguard Claims

All other seller-related safeguard claims must be submitted within forty-five (45) days of the applicable transaction event related to the safeguard being claimed.

### Required Documentation

- Executed listing agreement and relevant addenda
- Executed purchase agreement and addenda (if applicable)
- Closing statement if the transaction closed, or termination documentation if it did not
- Proof of enrollment in the Seller Safeguard Plan for the transaction
- Government-issued identification
- Proof the expense was actually incurred and paid

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