



# REAL ESTATE HOME WARRANTY PLANS

AR, CO, GA, ID, NC, NM, OK, SC

**2024 PRICING** 



#### BE PREPARED WITH PEACE-OF-MIND COVERAGE







# What is a home warranty?

#### And why do you need one?

A home warranty is an annual service agreement that **covers the repair or replacement** of the appliances and systems you use every day — items that homeowners insurance typically doesn't cover.

When these essentials break down from normal wear and tear, a Cinch Home Warranty not only gets a pre-screened pro to your home to fix the problem, but we also help pay the bill.

A Cinch Home Warranty is all about you — keeping your budget and your peace of mind intact all year round.















# How does a home warranty protect YOU?

Do you have \$4,600 to spend on a new A/C or heating system when a breakdown happens? Or \$1,500 when your fridge stops working? An annual home warranty helps ensure you keep more money in your pocket when the unexpected happens — today and for years to come.



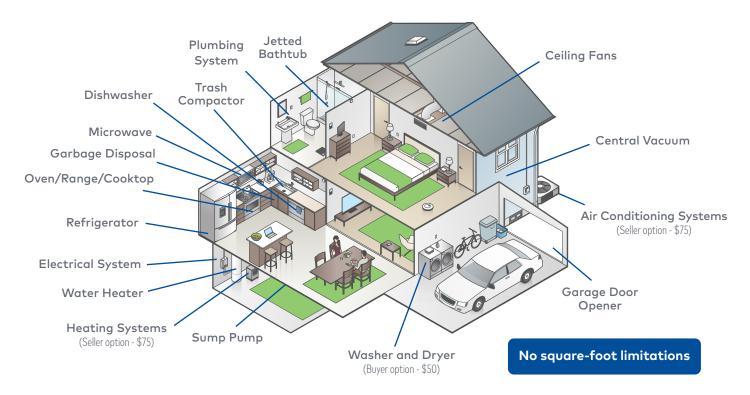
## Costs WITHOUT a Cinch Home Warranty

	AVERAGE REPLACEMENT	AVERAGE REPAIR
A/C System	\$5,648	\$383
Heating System	\$4,645	\$360
Electrical System	\$1,407	\$398
Plumbing System	\$1,174	\$443
Oven	\$2,000	\$350
Refrigerator	\$1,500	\$400
Water Heater	\$1,214	\$590
Clothes Washer	\$1,375	\$300
Clothes Dryer	\$1,050	\$245
Dishwasher	\$970	\$360

### What's covered?

Protect the items you need and use every single day — no matter age, make or model.<sup>1</sup>

For details on what's covered, simply visit **cinchrealestate.com/terms**.



# Cinch Home Warranty extras include...

**180-day guarantee** on covered repairs throughout your home

Pre-screened service technicians verified for licensing and insurance

\$100 HVAC maintenance benefit if you haven't filed a claim in the first nine months (Buyers only)<sup>2</sup>

Homeowners Insurance Deductible
Reimbursement up to \$500 per year
(Buyers only)<sup>4,5</sup>

Emergency lodging reimbursement up to \$1,200 per year (Buyers only)<sup>3,5</sup>

Unknown pre-existing condition coverage for undetectable issues (Buyers only)<sup>1</sup>



### Premier Upgrade Package (Buyer option – \$99)

On certain covered claims, there can be additional charges not typically covered by a home warranty, such as required permits and code upgrades, disposal of replaced appliance and system items and more. This added protection is all part of the **Premier Upgrade Package**. And the best part is this package is included in **Cinch's Preferred Plan** at a \$50 discount. (See coverage chart for details.)

# Why a Cinch Home Warranty is a win-win

#### **Buyer benefits**

- ✓ No budget worries if breakdowns occur after you move in
- ✓ Getting the right help is easy when things stop working in your new home
- ✓ Multi-year discounted pricing Lock in the first-year rate for future years by paying for them up front. (Coverage will differ upon renewal.)

#### Seller benefits

- ✓ Motivate buyers since they are more likely to have interest in a home with a warranty
- ✓ Budget protection if a covered item fails
  while your home is on the market
- ✓ Closing delays are less likely due to appliance and system failures. Since covered items will be repaired or replaced, it's easier to avoid a closing delay due to a breakdown.

# Breakdowns can be stressful. We make it simple to get the help you need.









Request

# Repair

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Request service 24/7 online at my.cinchhomeservices.com or by calling (800) 432-1033, and pay your deductible.

We assign a pre-screened and licensed local technician.

# Relax

Your covered home appliance or system will be repaired or replaced.<sup>1</sup>

# Homeownership can be unpredictable. Don't worry, you can always count on Cinch.

Now, more than ever, you need a Cinch Home Warranty to help reduce post-close regrets. Let Cinch help lower your risk when it comes to surprise appliance and system breakdowns with:

- ✓ Better protection than traditional warranty plans
- ✓ Expanded coverage for over 30 new parts and components
- ✓ Fewer exclusions and restrictions
- ✓ Greater transparency so you know exactly what's covered

BUYER					
PREFERRED PLAN					

**BEST PLAN** 

**BUYER** 

Single Family Home

Industry-leading		Single Family Home	\$200 DEDUCTIBLE: \$493	
coverage	SELLER	\$100 DEDUCTIBLE: \$544 \$200 DEDUCTIBLE: \$444	Includes Premier Upgrade Package at a <u>\$50 discount</u>	
Systems				
Air Conditioning (Two Units)	Seller Air & Heat	✓	✓	
Heating (Two Units)	\$75 Option	✓	✓	
Plumbing	✓	✓	✓	
Electrical	✓	✓	✓	
Appliances				
Dishwasher (Built-in)	✓	✓	✓	
Refrigerator	✓	✓	✓	
Microwave (Built-in)	✓	✓	✓	
Oven/Range/Cooktop/Built-in Grills	✓	✓	✓	
Range Exhaust	✓	✓	✓	
Additional Coverage and Benefits				
Water Heater	<b>✓</b>	✓	✓	
Sediment Buildup	✓	✓	✓	
Plumbing Stoppages (Up to 125 ft.)	<b>✓</b>	✓	✓	
Jetted Bathtub	✓	✓	✓	
Attic Exhaust/Whole House Fan	✓	✓	✓	
Ceiling Fans	<b>✓</b>	✓	✓	
Central Vacuum System	✓	✓	✓	
Light Fixtures, Smoke Detectors, Doorbell Chimes	✓	✓	✓	
Garage Door Opener	<b>✓</b>	✓	✓	
Sump Pump	✓	✓	✓	
New Appliance Discount Program	✓	✓	✓	
Locksmith Service Reimbursement	✓	✓	✓	
Unknown Pre-existing Conditions <sup>1</sup>		✓	✓	
Failures Due to Lack of Maintenance <sup>1</sup>		✓	✓	
Rust and Corrosion <sup>1</sup>		<b>✓</b>	<b>✓</b>	
Emergency Lodging Reimbursement <sup>3,5</sup>		✓	✓	
Homeowners Insurance Deductible Reimbursement <sup>4,5</sup>		✓	✓	
\$25 A/C or Fridge Filter Credit		✓	✓	
Premier Upgrade Package for Buyers <sup>7</sup>				
Required Permits			✓	
Required Code Upgrades		OPTIONAL	✓	
Equipment and Refrigerant Disposal		(\$99)	✓	
Electrical, Plumbing and Duct Modifications			✓	

<sup>1</sup> Subject to terms and conditions; non-covered charges and dollar amount caps may apply. Deductible due (per trade) at time of service request. Covered items must be in good working order on service agreement effective date. View details at cinchrealestate.com/terms.

<sup>&</sup>lt;sup>2</sup> Reimburses Buyer up to \$100 for one A/C and/or heating system maintenance visit if no claims have been placed at the completion of month 9 of your agreement. Call (800) 432-1033 for information on how to use this benefit; scheduling restrictions apply.

<sup>&</sup>lt;sup>3</sup>Benefit only available to buyers during first year of enrollment. Reimburses you up to \$1,200 if (a) your only cooling or heating system is non-operational for 24 hours or more from the time of the first service visit should there be a delay in acquiring repair parts, or (b) a sudden break in a water pipe results in flooding and the removal of water from the residence by a water removal company is delayed by 24 hours. Only one reimbursement per customer per 12-month period. Additional terms and conditions apply, which will be included in your plan materials you receive after enrollment.

<sup>&</sup>lt;sup>4</sup>Benefit only available to buyers during first year of enrollment. Reimburses you up to \$500 when you have to pay a deductible on a covered homeowners insurance claim. Only one claim, per member per 12-month period. Additional terms and conditions apply, which will be included in your plan materials you receive after enrollment.

<sup>5</sup> This benefit is provided by an unaffiliated third party under an insurance policy issued to Cinch Home Services, Inc., for the benefit of customers enrolled by Cinch Insurance Agency, Inc., an affiliate of HomeSure Services, Inc. and Cinch Home Services, Inc.

<sup>&</sup>lt;sup>6</sup> Buyer Preferred Plan only available in first-year buyer coverage; not available in IA and MA.

<sup>&</sup>lt;sup>7</sup> Premier Upgrade Package provides buyers up to \$2,000 of coverage per year (two claims of up to \$1,000 each) when there are non-covered charges associated with a covered claim such as permits and equipment disposal.

### **CINCH WARRANTY ENROLLMENT FORM**

Contract/Order # (provided by Cinch)

ONLINE: cinchrealestate.com EMAIL: enroll@cinchhs.com PHONE: (800) 247-3680 FAX: (800) 468-7307



Complete information	on in this se	ection			
PROPERTY INFORMATION		BUY	YER SELLER	BUYER INFORMATION	
Property address to be covered				Name(s)	
City State		Zip		Closing date Phone number	r Email address
Mailing address if different from above		2.19		closing date Thore nomber	Email dudiess
				REAL ESTATE COMPANY INFOR	MATION
City State		Zip		Real estate company name/member #	
SELLER INFORMATION				Real estate office address	
None (a)				City State	e Zip
Name(s)	5 7 11			Main office phone number	
Phone number	Email address			Real estate agent name	
Listing start date	Listing end date			Real estate agent mobile phone number	Real estate agent email
2 Select coverage	DIIVED: 6		· ■ CELLE		-
Z Select coverage	BUYER: COL	rerage to begin at clo	osing SELLE	R: Coverage to begin at enrollment, converts to Br	pyer at closing
		DUCTIBLE	\$100 DEDUCTIBLE	Optional coverage for Buyers	
	Base Plan	Preferred Plan  BEST VALUE	Base Plan	Washer/Dryer 🗌 🕽	\$50 Well Pump  □ \$150 w/Booster Pump
Single Family	□ \$444	\$493	□ \$544	Outside Gas Line 🗌 🕻	\$60 Pool w/Heat
Condo/Townhome	□ \$414	\$463	□ \$514	Outside Sewer Line 🔲 🕻	
Multi-Family (Duplex)	□ \$594		□ \$694	Outside Water Line	w/ nedt
New Home Construction (Years 2–4)	\$544		□ \$644	Outside Gas/Sewer/Water Line	•
Existing Homeowner	□ \$444		□ \$544	Septic Tank/Septic Tank Pumping  Standalone Freezer	Saltwater Pool/Spa Combo
+Seller Air & Heat Option	□ \$75	\$75	□ \$75	Water Softener	w/Heat 42/3
+Buyer Premier Upgrade Package	□ \$99	Included	□ \$99		
The Premier Upgrade Package is optional buyer-only coverage that provides additional coverage for items not		Additional systems/components for Buyers and Sellers	nts Each additional A/C System \$75  Each additional Heating System \$125		
typically included with a home warranty. It provious when there are non-covered charges associated coverage is \$198 and will cover both units. For a	with a covered claim.	For multi-family proper	ties, this optional	(These are in addition to those already covered in the base plan.)	Each additional Refrigerator \$30
3 Total and signature					
TOTAL all fees (Sales tay will be added where required by law and will be	no reflected on the confirm	mation invoice )		l accept the Cinch Home Warrant	y coverage that has been presented to me.
I decline the Cinch Home Warranty coverage that has been presented to me. I agree to					
	<b>*</b>			that otherwise would have been co	
\$ X TOTAL	lumber of years	\$ (Mult	i-year total)		
Warranty funded by:   Buyer	Seller	Other			Date and/or Buyer, the named real estate agent/company will also be
This coverage includes only those systems, appliances and components that were in proper operating condition as of the contract effective date. Unknown pre-existing failures are covered, provided the failure could not have been detected by visual inspection or simple mechanical test.					
The following systems, appliances and comp			ge:	IF YOU NEED SERVICE, call (800) 432-1033 (Do not call a contractor yourself.)	or visit my.cinchhomeservices.com.

MAKE CHECKS PAYABLE TO: Cinch Home Services Mail to: Payment Processing Center, P.O. Box 650815, Dallas, TX 75265-9903 All plans are subject to terms, conditions and limitations. To see a sample service agreement, visit **cinchrealestate.com/terms**. Deductible due (per trade) at time of service request. Covered items must be in good working order as of service agreement effective date. Non-covered charges and dollar amount caps may apply.

All plans are issued by HomeSure Services, Inc., except in the following states where they are issued by the identified entity: in AL, AZ, FL, IL, IA, MA, NV, NH, NM, NY, NC, OK, SC, TX, UT, VT, WA, WI and WY by HomeSure of America, Inc.; in CA by HomeSure Protection of California, Inc.; in VA and OR by HomeSure of Virginia, Inc. Plans are administered by Cinch Home Services, Inc., OR CCB #2015, IN C.P.D. Reg. No. — T.S. R2707, and services are provided by independent contractors. Pleases ese contract for acutal terms and confines; benefits may vary by state. Not available in all states; subject to sales tax where applicable. Cinch is a registered mark of Cinch Home Services, Inc.