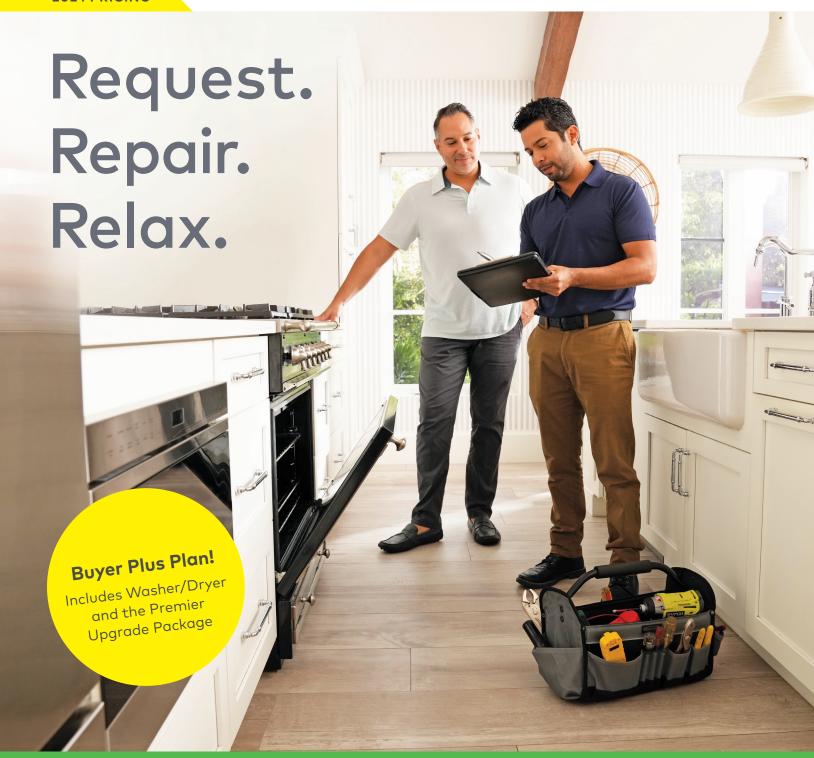


2024 PRICING

# REAL ESTATE HOME WARRANTY PLANS

IA, IL, IN, KS, KY, MI, MO, MN, MT, ND, NE, OH, Western PA, SD, TN, UT, WI, WY



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.



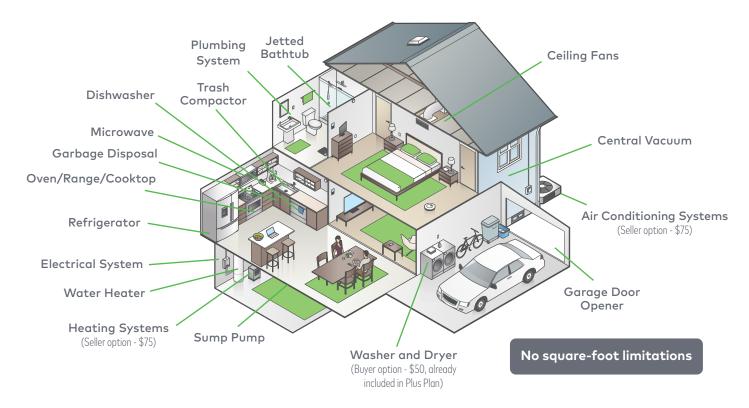
## Costs WITHOUT a Cinch Home Warranty

	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) $^{3,5}$ 

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



### Premier Upgrade Package (Buyer option - \$129)

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 Plus Plan**. (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.









# 3

#### Request

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

#### Repair

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

Industry-leading

#### **BUYER** PLUS PLAN®

Single Family Home

\$100 DEDUCTIBLE: \$697 \$200 DEDUCTIBLE: \$597

#### **BUYER**

\$100 DEDUCTIBLE: \$538

coverage	SELLER	\$100 DEDUCTIBLE: \$538 \$200 DEDUCTIBLE: \$438	Includes Washer/Dryer and Premier Upgrade Package
Systems			
Air Conditioning (Two Units)	Seller Air & Heat	/	✓
Heating (Two Units)	\$75 Option		✓
Plumbing	<b>✓</b>	✓	✓
Electrical	<b>✓</b>	<b>✓</b>	<b>✓</b>
Appliances			
Dishwasher (Built-in)	<b>✓</b>		✓
Refrigerator	<b>✓</b>	✓	✓
Microwave (Built-in)	<b>✓</b>		✓
Oven/Range/Cooktop/Built-in Grills	<b>✓</b>		✓
Range Exhaust	<b>✓</b>	✓	✓
Washer/Dryer		OPTIONAL \$50	✓
Additional Coverage and Benefits			
Water Heater	<b>✓</b>	✓	✓
Sediment Buildup	<b>✓</b>		✓
Plumbing Stoppages (Up to 125 ft.)	<b>✓</b>		✓
Jetted Bathtub	<b>✓</b>		✓
Attic Exhaust/Whole House Fan	<b>~</b>	✓	✓
Ceiling Fans	<b>/</b>	✓	✓
Central Vacuum System	<b>✓</b>		✓
Light Fixtures, Smoke Detectors, Doorbell Chimes	<b>✓</b>	✓	✓
Garage Door Openers (Two Units)	✓	✓	✓
Sump Pump	<b>/</b>	✓	✓
New Appliance Discount Program	✓		✓
Locksmith Service Reimbursement	<b>✓</b>	✓	✓
Unknown Pre-existing Conditions <sup>1</sup>		✓	✓
Failures Due to Lack of Maintenance <sup>1</sup>		<b>✓</b>	✓
Rust and Corrosion¹		✓	✓
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		(\$129)	
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.

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 Plus Plan only available to buyers during first year of enrollment.

<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 Informo	ition in th	is section					
PROPERTY INFORMATION			BUYER	SELLER	BUYER INFORMATION		
Property address to be covered					Name(s)		
City S	tate		Zip		Closing date Phone number	Email address	
Mailing address if different from above			REAL ESTATE COMPANY INFORMATIO	N			
City S	City State Zip		Real estate company name/member #				
SELLER INFORMATION					Real estate office address		
Name(s)					City State	Zip	
	Email addres				Main office phone number	·	
	Phone number Email address				Real estate agent name		
Listing start date	Listing end d	ate			Real estate agent mobile phone number	Real estate agent email	
2 Select coverage	■ BUYE	R: Coverage to be	egin at closing	SELLER: C	overage to begin at enrollment, converts to Buyer at cl	osing	
	\$200 DE	EDUCTIBLE	\$100 D	EDUCTIBLE	Optional coverage for Buyers		
	Base Plan	Plus Plan	Base Plan	Plus Plan	Washer and Dryer (Already included in Plus Plan!)	Well Pump (Includes Booster Pump)	
Single Family	<b>\$438</b>	BEST VALUE	□ \$538	□ \$697	Outside Gas Line	Pool w/Heat	
Condo/Townhome	\$408	\$567	S \$508	\$667	Outside Sewer Line	Spa w/Heat □ <b>\$225</b>	
Multi-Family (Duplex)	\$588		□ \$688		Outside Water Line	Pool/Spa Combo w/Heat 🔲 <b>\$225</b>	
New Home Construction (Years 2–4)	<b>\$538</b>		□ \$638		Outside Gas/Sewer/Water Line	Standalone Freezer 🗌 <b>\$50</b>	
Existing Homeowner	□ \$438		□ \$538		Septic Tank/Septic Tank Pumping 🔲 \$75	Water Softener □ <b>\$75</b>	
+Seller Air & Heat Option	□ <b>\$7</b> 5	□ \$75	□ \$75	<b>\$75</b>			
+Buyer Premier Upgrade Package	□ <b>\$129</b>	Included	□ \$129	Included	Additional systems/components for Buyers and Sellers	Each additional A/C System	
The Premier Upgrade Package is optional buyer-only coverage that provides additional coverage for items not typically included with a home warranty. It provides up to \$2,000 per year (two claims of up to \$1,000 each) when there are		nen there are	(These are in addition to those already covered in the base plan.)	Each additional Heating System   \$125			
non-covered charges associated with a covered claim. For multi-family properties, this optional coverage is \$258 and will cover both units. For additional details, visit cinchrealestate.com/terms.			ge is \$258 and will		Each additional Refrigerator 🔲 \$30		
3 Total and signatu	re						
TOTAL HC							
TOTAL all fees (Sales tax will be added where required by law and will be reflected on the confirmation invoice.)					☐ <b>I accept</b> the Cinch Home Warranty coverage	ge that has been presented to me.	
Lock in first-year rate for future y	ears —					ge that has been presented to me. I agree to in the event of a subsequent mechanical failure ider the home warranty.	
\$ X	Number of ye		\$ (Multi-year to	otal)			
Warranty funded by: Buye	er 🗌 Selle	er 🗌 Oth	ner	·	Buyer or Seller signature	Date	
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.					services. Your charge for this warranty may include an		
The following systems, appliances and co					IF YOU NEED SERVICE, call (800) 432-1033 or visit m (Do not call a contractor yourself.)	ıy.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 Clinch Home Services, Inc., OR CCB #202156, IN C.P.D. Reg. No. — T.S. R2707, and services are provided by independent contractors. Please see contract for actual terms and conditions; benefits may vary by state. Not available in all states; subject to sales tax where applicable.