cinch® HOME SERVICES

REAL ESTATE HOME WARRANTY PLANS

AL, AR, CO, GA, ID, IA, IL, IN, KS, KY, LA, MI, MS, MO, MN, MT, NC, ND, NE, NM, OH, OK, W. PA, SC, SD, TN, UT, WI, WY

cinchrealestate.com | (800) 247-3680

Request. Repair. Relax.



SMART COVERAGE THAT JUST MAKES SENSE

- Protection for repairs and replacements
- Coverage for unknown pre-existing conditions
- Extra money-saving benefits that extend beyond repairs

PROTECTING SINCE 1978 HOMEOWNERS

What is a home warranty?

A home warranty **helps cover the repair or replacement** of the appliances and systems you use every day — issues 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 keeps your budget and your peace of mind intact all year round — and can be renewed for years to come!





Repairs are expensive. We can help!

How does a home warranty protect YOU?

Do you have $7,500 to spend on a new HVAC system when a breakdown happens? Or $600 when your water heater stops working?

An annual home warranty helps keep more money in your pocket, and you can renew coverage year after year so you stay protected. Plus, all covered repairs are backed by our 180-day Workmanship Guarantee.

COSTS WITHOUT A HOME WARRANTY

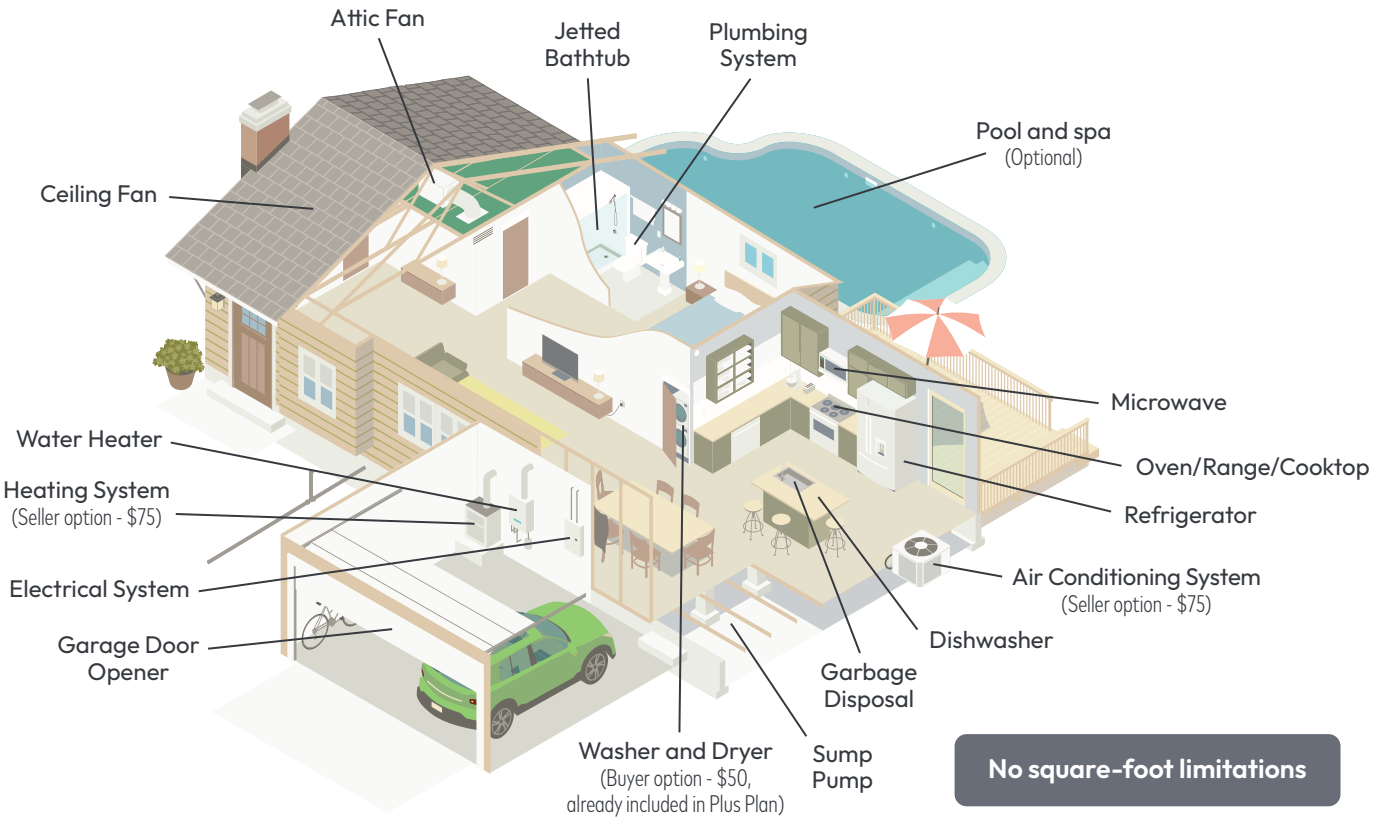
	REPLACEMENT	REPAIR
HVAC System	$7,500	$350
Electrical System	$1,342	$349
Plumbing System	$1,125	$500
Wall Oven	$2,000	$200
Refrigerator	$1,500	$275
Water Heater	$1,330	$605
Clothes Washer	$1,000	$180
Clothes Dryer	$1,000	$180
Dishwasher	$1,200	$200
Microwave	$1,025	$175

Costs shown are national averages based on actual project costs as reported by unaffiliated third-party home project websites as accessed by Cinch Home Services.

What's covered by a Cinch Home Warranty?

Protect the items you need and use every single day — no matter how old they are.[1]

To enroll or view coverage details, visit **cinchrealestate.com** or call **(800) 247-3680**



Here are just some of the extras included!

- **180-day guarantee** on covered repairs throughout your home
- **Homeowners insurance deductible reimbursement** up to $500 per year (Buyers only)[2,4]
- **Emergency lodging reimbursement** up to $1,200 per year (Buyers only)[3,4]
- **Money back for handyman services** to help make your house a home (up to $100)[5]
- **Wholesale club reimbursement** means your membership is paid for (up to $130)[6]
- **Appliance discounts** on top brand names you know and trust

Premier Upgrade Package

This package is included in the Plus Plan and provides up to $2,000 in additional protection that goes beyond a covered repair or replacement. It helps with the cost of required permits and code upgrades, disposal of replaced equipment and other expenses needed to get your home back to normal. (Buyers only. See coverage chart for details.)

Breakdowns happen.
Getting help is just one call or click away!

1

Request

Place a claim 24/7 online or by phone and pay your deductible.

2

Repair

We'll assign a pre-screened and licensed local technician.

3

Relax

Your covered home appliance or system will be repaired or replaced.[1]

Smart coverage that's a win-win for everyone

Buyer benefits

- ✓ **Budget protection** will be there if breakdowns occur after you move in.
- ✓ **Getting the right help is easy** when things stop working in your new home.
- ✓ **Extra perks** put money back in your wallet with reimbursements for wholesale club membership and handyman services.

Seller benefits

- ✓ **Elevate your listing** with peace-of-mind protection for potential buyers.
- ✓ **Reduce costs** if a covered item fails while your home is on the market.
- ✓ **Fewer closing delays** to worry about, since covered items will be repaired or replaced in the event of a failure.

Home warranty vs. homeowners insurance... What's the difference?



Home Warranty

Covers everyday repairs when appliances and systems break down due to normal wear and tear — coverage that's worth renewing every year!



Homeowners Insurance

Covers infrequent damage from disasters like fire, storms or floods, and includes liability coverage if someone gets hurt on your property.

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To enroll or view coverage details, scan **QR code** or call **(800) 247-3680**

	SELLER	BUYER Single Family Home $100 DEDUCTIBLE: $588 $200 DEDUCTIBLE: $488	BUYER PLUS PLAN[7] Single Family Home $100 DEDUCTIBLE: $748 $200 DEDUCTIBLE: $648 Includes Premier Upgrade Package (a $150 value!)
Systems			
Air Conditioning (unlimited units)	Seller Air & Heat $75 Option	✓	✓
Heating (unlimited units)		✓	✓
Plumbing	✓	✓	✓
Electrical	✓	✓	✓
Appliances			
Dishwasher (built-in)	✓	✓	✓
Refrigerator	✓	✓	✓
Microwave (built-in)	✓	✓	✓
Oven/Cooktop/Range/Exhaust	✓	✓	✓
Washer/Dryer		$50 Option	✓
Premium Appliances Option (matches brand for brand)[9]		$350 Option	$350 Option
Additional Coverage and Benefits			
Water Heater and Sediment Buildup	✓	✓	✓
Plumbing Stoppages (up to 125 ft.)	✓	✓	✓
Jetted Bathtubs	✓	✓	✓
Attic and Ceiling Fans	✓	✓	✓
Light Fixtures, Smoke Detectors, Doorbell Chimes	✓	✓	✓
Garage Door Opener	✓	✓	✓
Sump Pump	✓	✓	✓
Unknown Pre-existing Conditions[1]		✓	✓
Lack of Maintenance[1]		✓	✓
Failures Due to Rust and Corrosion[1]		✓	✓
Perks & Benefits (up to $2,000 value)			
New Appliance Discount Program	✓	✓	✓
Locksmith Service Reimbursement	✓	✓	✓
Homeowners Insurance Deductible Reimbursement[2,4]		✓	✓
Emergency Lodging Reimbursement[3,4]		✓	✓
Handyman Reimbursement[5]		✓	✓
Wholesale Club Membership Reimbursement[6]		✓	✓
$25 HVAC Filter Credit		✓	✓
Premier Upgrade Package for Buyers[8]			Included!
Required Permits; Equipment and Refrigerant Disposal; Code Upgrades; Electrical, Plumbing, Duct Modifications and more		$150 Option	✓

[1] Coverage is subject to plan terms, limits, and exclusions. Deductible applies. Covered items must be in good working order on service agreement effective date. A claim will not be denied solely because a covered item lacks routine maintenance, provided those conditions did not cause the failure. Details at cinchrealestate.com/terms.

[2] Benefit only available to Buyer during first year of enrollment. Reimburses you up to $500 when you have to pay a deductible on a covered homeowners insurance claim.

[3] Benefit only available to Buyer during first year of enrollment. Reimburses you up to $1,200 for lodging expenses 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 or more.

[4] Only one reimbursement benefit per claim occurrence and 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. 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 Cinch Home Services, Inc., California Cinch Home Services, Inc., HomeSure Services, Inc., HomeSure of America, Inc. and HomeSure of Virginia, Inc.

[5] One time reimbursement of up to $100 for eligible handyman services completed and paid for during the initial contract term. Documentation required. Terms apply.

[6] Reimburses Buyer one time for purchase of one annual wholesale club membership. Proof of paid membership must be purchased and submitted to Cinch during your first contract term. Reimbursement will equal the actual cost of the membership, up to $130.

[7] Buyer Plus Plan only available in first-year buyer coverage.

[8] 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.

[9] Available for: ASKO, Bertazzoni, Bosch, Dacor, Delfield, GE Monogram® Series, Fisher & Paykel, JennAir®, KitchenAid®, Miele®, Sub-Zero, Thermador or Viking. All registered marks are the property of their respective owners; use is for informational purposes only.

CNH-MW-GRP4-04-26

CINCH WARRANTY ENROLLMENT FORM

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

Contract/Order # (provided by Cinch)

Coverage for: AL, AR, CO, GA, ID, IA, IL, IN, KS, KY, LA, MI, MS, MO, MN, MT, NC, ND, NE, NM, OH, OK, W. PA, SC, SD, TN, UT, WI, WY

SCAN ME

1 Complete all sections below

PROPERTY INFORMATION ☐ BUYER ☐ SELLER

Property address to be covered

City | State | Zip

Mailing address if different from above

City | State | Zip

SELLER INFORMATION

Name(s)

Phone number | Email address

Listing start date | Listing end date

HOME BUYER INFORMATION (IMPORTANT: Please provide accurate buyer contact information)

Buyer name(s) | Closing date

Buyer phone number | Buyer email address

REAL ESTATE COMPANY INFORMATION

Real estate company name/member #

Real estate office address

City | State | Zip

Main office phone number

Real estate agent name

Real estate agent mobile phone number | Real estate agent email

2 Select coverage

☐ BUYER: Coverage to begin at closing ☐ SELLER: Coverage to begin at enrollment, converts to Buyer at closing

	$200 DEDUCTIBLE		$100 DEDUCTIBLE	
	Base Plan	Plus Plan	Base Plan	Plus Plan MOST POPULAR
Single Family	☐ $488	☐ $648	☐ $588	☐ $748
Condo/Townhome	☐ $458	☐ $618	☐ $558	☐ $718
Multi-Family (Duplex)	☐ $638		☐ $738	
New Home Construction (Years 2–4)	☐ $588		☐ $688	
Existing Homeowner	☐ $488		☐ $588	
+Seller Air & Heat Option	☐ $75	☐ $75	☐ $75	☐ $75
+Buyer Premier Upgrade Package	☐ $150	Included	☐ $150	Included

Premier Upgrade Package is optional buyer-only coverage that provides additional coverage when there are non-covered charges associated with a covered claim. It provides up to $2,000 per year (two claims of up to $1,000 each). For multi-family properties, this optional coverage is $300 and will cover both units.

Optional coverage for Buyers

Washer/Dryer (Already included in Plus Plan!)	☐ $50	Well Pump w/Booster Pump	☐ $150
Outside Gas Line	☐ $60	Pool w/Heat	☐ $225
Outside Sewer Line	☐ $60	Spa w/Heat	☐ $225
Outside Water Line	☐ $60	Pool/Spa Combo w/Heat	☐ $225
Outside Gas/Sewer/Water Line	☐ $120	Saltwater Pool w/Heat	☐ $275
Standalone Freezer	☐ $50	Saltwater Spa w/Heat	☐ $275
Septic Tank/Septic Tank Pumping	☐ $75	Saltwater Pool/Spa Combo w/Heat	☐ $275
Water Softener	☐ $75	Premium Appliances Option (Matches qualifying professional series or ultra-premium models brand for brand.)*	☐ $350

Additional systems/components for Buyers and Sellers

(These are in addition to those already covered in the base plan.)

Each additional Sump Pump	☐ $75
Each additional Water Heater	☐ $96
Each additional Appliance	☐ $30

3 Total and signature

TOTAL all fees
(Sales tax will be added where required by law and will be reflected on the confirmation invoice.) $ _____

Lock in first-year rate for future years

$ _____ TOTAL X _____ Number of years = $ _____ (Multi-year total)

Warranty funded by: ☐ Buyer ☐ Seller ☐ Other

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 components should be excluded from coverage:

_____

_____

MAKE CHECKS PAYABLE TO: Cinch Home Services
Mail to: Payment Processing Center, P.O. Box 650815, Dallas, TX 75265-9903

☐ **I accept** the Cinch Home Warranty coverage that has been presented to me.

☐ **I decline** the Cinch Home Warranty coverage that has been presented to me. I agree to hold real estate broker and agent harmless in the event of a subsequent mechanical failure that otherwise would have been covered under the home warranty.

Buyer or Seller signature | Date

In addition to representing the home Seller and/or Buyer, the named real estate agent/company will also be completing certain warranty-related and administrative services. Your charge for this warranty may include an amount paid to the real estate agent/company for performing these services.

TO SEE A SAMPLE SERVICE AGREEMENT, visit cinchrealestate.com/terms.
FOR SERVICE, call (800) 432-1033 or visit my.cinchhomeservices.com. (Do not call a contractor yourself.)

All plans are subject to terms, conditions and limitations. 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 California Cinch Home Services, Inc. CA license # 3356-3.; in VA and OR by HomeSure of Virginia, Inc. Claims administration of the plans is provided by Cinch Home Services, Inc. OR CCB#202158, and repair and replacement services at the property are provided by independent Service Professionals.