



The Zebra + Cinch

Cinch Home Services Training



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The Cinch Difference

An award-winning home warranty company, on a mission to help homeowners avoid costly repairs. Our plans cover items like air conditioning, heating, plumbing, and appliances.

What sets us apart:

- 40+ years of industry experience
- 100% usage (every contract holder files at least one claim)
- 180-day workmanship guarantee
- Homeowners insurance deductible reimbursement
- Emergency lodging reimbursement



17
Stevie® Awards
in 2021





VS



A **home warranty** covers the cost of repairs and replacements of certain **appliances and systems** in homes caused by everyday wear and tear, or from old age.

✓ Heating/Cooling Systems

✓ Electrical System

✓ Appliances

✓ Plumbing System

Homeowners insurance pays for accidental *damage to a property* due to fire, weather, theft, and some natural disasters. It may also offer protection from liability claims should someone be injured on the property.

✓ Storm Damage

✓ Water Damage

✓ Fire Damage

✓ Theft

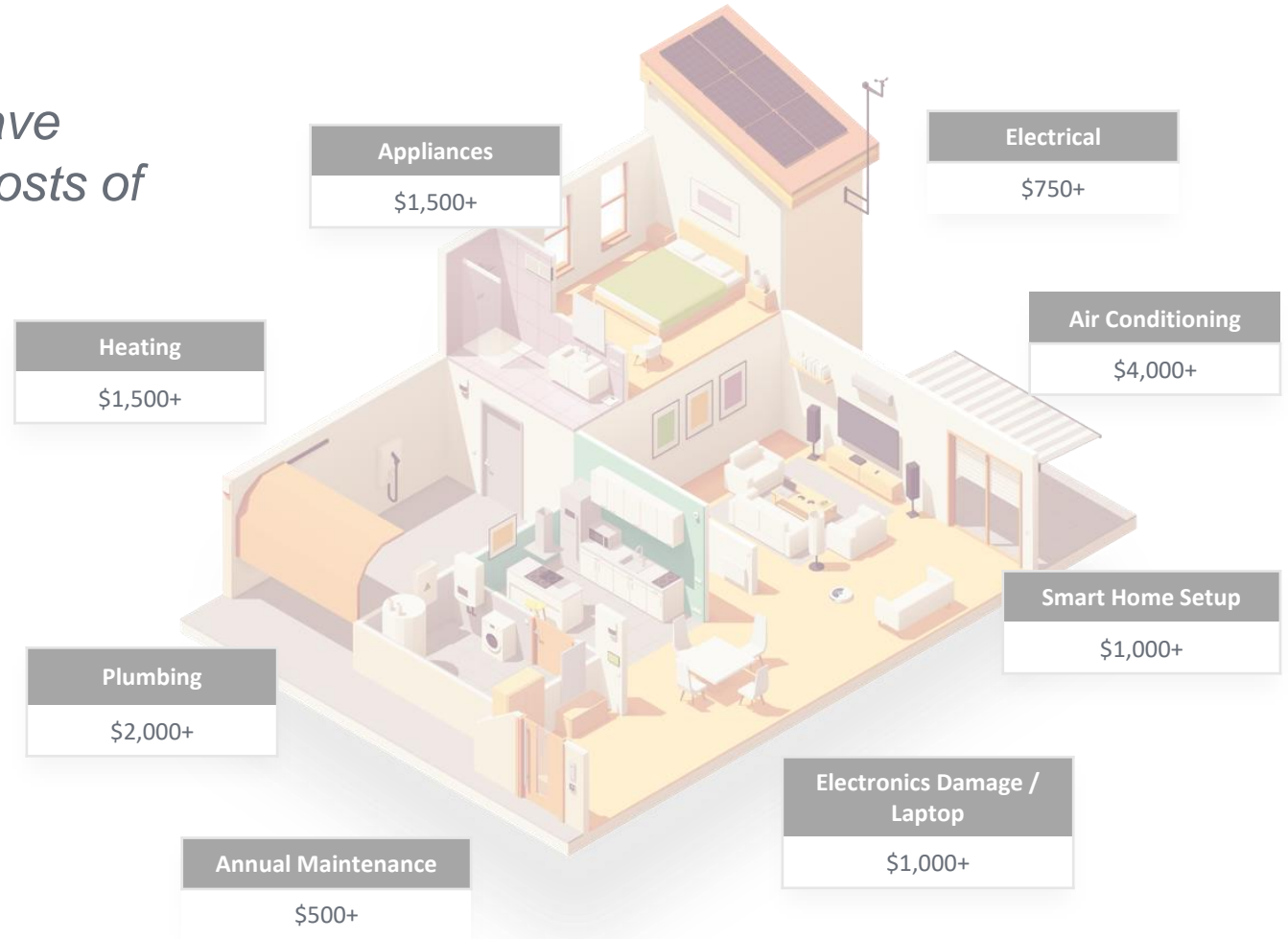
A homeowner needs **both!**

Why is a Home Warranty Needed?

Of the 120M total U.S. homes, only 5M have coverage despite the devastatingly high costs of repairs and replacements.

The #1 regret among new homeowners:
The unexpected costs for maintenance and repairs.

2 in 5 U.S. homeowners would face **significant financial struggle** from an unbudgeted home expense of **\$400**, and nearly **60%** cannot cover a **\$1,000 expense**.



Out-of-Pocket Expenses for Major Repairs or Replacements

Source: Zillow, 2019. The U.S. Federal Reserve, May 2012; Bankrate 2019, Statista 2019, House Logic

Breakdowns can cost *thousands*. With Cinch, customers will be ready, and their budget protected.

OPTION 1

“I’ll call my insurance company or agent to see if they’ll cover it.”

“Sorry, but homeowners insurance doesn’t cover system or appliance breakdowns due to normal wear and tear”



OPTION 2

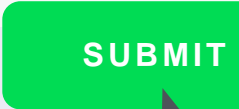
“I’ll have to find someone to fix it and pay for it out of my savings.”



HVAC repair, plumbing repair



1 Call Cinch or go online to place your claim 24/7.



2 Pay a low, deductible to Cinch.



3 A service provider is sent out to repair/replace items.

**Why should you
offer a home
warranty?**

**A win-win
situation!**



Value to Agents

- ✓ \$25 Visa Gift Card for each sale. Paid after 30-day waiting period.
- ✓ Differentiated solutions designed to address core customer needs (increases relevance)
- ✓ Bundled solutions lead to higher retention



Value to Customers

- ✓ Protection against high cost of home breakdowns
- ✓ Peace of mind around unexpected costs
- ✓ Provide benefits to varying types of demographics

Cinch Home Protection Plan

Our home protection plans make it easy for homeowners to get the help they need at a price they can afford.



HVAC



Electrical Systems



Plumbing Systems



Household Appliances



Other Coverage

Including up to \$1,000/yr.
Homeowners Insurance
Deductible Reimbursement

Complete Home

\$150

Deductible due when claim is placed

Pricing Varies by State



Billing Terms

30-day review, billed and effective on day 31



Coverage

Up to \$10,000 aggregate coverage per year¹



No Inspection Required

Covers any age, make or model of covered systems²

Plans not available in AK & HI

¹ Certain items have cap limits. Subject to T&Cs

² Subject to T&Cs



Unknown Pre-Existing Conditions

Covers unknown pre-existing conditions



180-Day Workmanship Guarantee

Covered repairs guaranteed for 6-months



Claims

24/7 online at my.cinchhomeservices.com or call the toll-free number in the welcome kit

Plans not available in AK & HI

¹ Subject to T&Cs



Cancellation

Customers may cancel at any time¹



Plan Materials

Confirmation email sent immediately

Welcome kit arrives via mail 10-15 days after enrollment



Emergency Lodging Reimbursement

Reimbursement of up to \$1,200 once a year when customers have a sudden breakdown of the only A/C or furnace if the unit hasn't been repaired 24 hours after the initial call

Plans not available in AK & HI

¹ Subject to T&Cs



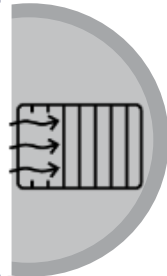
Homeowners Insurance Deductible Reimbursement

Reimbursement of up to \$1,000 once a year when customers must pay a homeowner's deductible



Locksmith Service

Reimbursement of \$50 a year when the customer gets locked out of their home



\$25 Filter Credit

One-time per year customers can use a \$25 credit towards an A/C or refrigerator filter



Appliance Discounts

Discounts on top brand name appliances

Plans not available in AK & HI
Subject to T&C's

Complete Home Plan Coverage



Major Systems

- Air Conditioning System (5)
- Water Heaters (5)
- Heating System (5)
- Electrical Systems
- Plumbing Systems

Appliances

- Clothes Washer/Dryer (5)
- Ranges/Ovens/Cooktops(5)
- Refrigerator w/ Ice Maker(5)
- Dishwasher (built-in)(5)
- Central Vacuum(5)
- Garbage Disposal(5)
- Trash Compactor (built-in)(5)
- Microwaves (built-in)(5)
- Freestanding Ice Maker(5)
- Hot Water Dispenser(5)

Home Systems

- Toilets
- Whirlpool/Jetted Bathtubs
- Faucets
- Smoke Detectors
- Sump Pumps
- Ceiling Fans
- Attic Exhaust Fans
- Garage Door Opener (5)
- Doorbell (5)
- Lighting Fixtures

* (5) Indicates that up to 5 of these items are covered, all others are unlimited

Coverage by Property Type

✓ Covered

Property must be used solely for residential purposes:

- Single family residences
- Condominiums
- Townhouses
- Villas
- Manufactured homes (see eligibility requirements)

Manufactured homes eligibility:

- Has been constructed within 10 yrs. of the effective date of the agreement
- Must be permanently secured to the ground on land owned or located in a division operated similar to a condominium, where maintenance is provided

✗ Not Covered

- Mobile homes
- Multi-family residential property of more than two units
- Any dwelling used in whole or in part for commercial purposes including non-profit organizations
- Homes listed or registered in any historical register, including without limitation to the National Register of Historic Places

A row of stylized house icons with a green house highlighted. The houses are arranged in a perspective view, with the green house in the foreground and others receding into the background. The background is a blurred image of trees and a blue sky.

Additional Plan Coverage Options



Premier Upgrade Plan (PUP)

additional \$10⁰⁰/mo.

\$1,000 per claim

Up to 2 claims per year



What is the Premier Upgrade Plan

- It **enhances** the base Cinch warranty coverage plan for buyers offering additional benefits for non-covered charges associated with systems or appliance repair replacement.
- It covers items such as code upgrades, permits, duct/electrical/plumbing modifications, reclaim of refrigerant, etc.



Why Must it Be Offered to Florida Residents?

Effective in January 2020, Florida regulations (Statute 634.346) mandated that home warranty companies offer voluntary coverage to consumers to cover the cost of upgrading a A/C or heating unit due to the Florida code requirements.



Compliance Requirement

- PUP must be offered to **ALL** Florida residents enrolling in the Complete Home plan. A prompt will appear in the Agent Portal.
- PUP can also be offered to non-Florida residents.
- If PUP is not added at the time of enrollment, it can be added within 30-days of their effective date by calling 844-324-5688.



Remember

The Complete Home will only cover the **repair or replacement** of items due to wear and tear.



Additional Add-Ons



Additional coverage can be added to the Cinch Complete Home Plan for an additional monthly cost:

Pool (heater included)

additional **\$13³³/mo.**

Spa (heater included)

additional **\$13³³/mo.**

Pool w/Spa (heater included)

additional **\$13³³/mo.**

Septic Tank/Pumping

additional **\$2⁵⁰/mo.**

Well Pump

additional **\$7⁰⁸/mo.**

+ More . . .

?

How can optional coverage be added to the Cinch warranty?

Customers will need to call Cinch within 30-days of their effective date to have items added at 844-324-5688

?

Do you need to offer these optional coverages on your calls?

No, but if the customer asks if Cinch covers these types of items, you can say “yes” and let the customer know how to have them added to their warranty plan

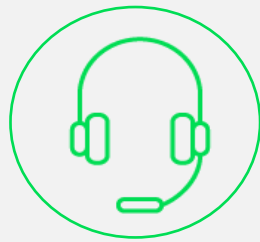
Agent Enrollment

PORTAL



Enrollment Process Overview

5 easy steps



01

Agent presents the Cinch Complete Home Plan while using the sales guide as a reference



02

Agent enters the customer's enrollment information into the agent enrollment portal



03

Once the enrollment information is submitted, the Letter of Authorization (LOA) will be automatically emailed to the customer to e-sign



04

Customer e-signs the LOA



05

Signed LOA is sent to Cinch where the customer is immediately enrolled, and a welcome email is sent within a few minutes



A few enrollment reminders:

- ✓ Utilize the **Sales Guide** to ensure certain disclosures and/or data is shared with customers during the pitch and enrollment process.
- ✓ Cinch Home Services does not service Alaska and Hawaii.
- ✓ The Premier Upgrade Package must be offered to all Florida residents.
- ✓ The Complete Home Plan is only available to homeowners.

Agent Enrollment Portal Introduction

Visit/Bookmark: <https://partners.cinchhomeservices.com/zebra> and bookmark this page

Agent Enrollment Page

The Zebra

*

*

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[Sales Guide](#)

[Coverage Comparison](#)

[Pricing Table](#)

[FAQs](#)

[Cinch Reference Guide](#)

[1-Page Product Sheet](#)

[Training Guide](#)

[Start an enrollment](#)

[Resource Links](#)

[Submit](#)

Quick Links – Resource Links

The agent portal provides the following agent resource links:

Quick Links

[Sales Guide](#)

[Coverage Comparison](#)

[Pricing Table](#)

[FAQs](#)

[Cinch Reference Guide](#)

[1-Page Product Sheet](#)

[Training Guide](#)

Sales Guide

The sales guide helps you remember what information needs to be disclosed or read to the customer throughout the enrollment process

Coverage Comparison

Provides a comparison chart for Complete Home Plan as well as a list of what's covered

FAQs

Provides additional information about the plan and will help you answer commonly asked questions

Training Guide

Provides product knowledge and enrollment training

Pricing Table

Provides the monthly prices for each plan by state

Reference Guide

Provides speaking points about the plan and best practices

1-Page Product Sheet

Provides an overview of product and benefit information. ***Can be sent to customers as a marketing tool.**



Sales Guide Review

Plan Presentation Disclosures

Agents should disclose the following when discussing the Complete Home Plan:

1. State the full plan name. i.e.: Cinch Complete Home.
2. 30-day review period before coverage and billing begins.
3. Disclose the monthly price or annual price. And all plans will auto renew unless the customer decides to cancel.
4. Disclose the deductible amount of \$150 is due at the time a claim is placed.

PLAN PRESENTATION DISCLOSURES

Disclose the following information as you are discussing any of the Cinch home protection plans with your customers.

1. State the full plan name [i.e.: Cinch Complete Home].
2. Disclose there is a 30-day review period before coverage and billing begins.
3. Disclose the monthly price of [XX.XX] or annual plan price of [XXX.XX]. And the plan will auto renew unless the customer decides to cancel.
4. Disclose the deductible amount of \$150 is due at the time a claim is placed.



Sales Guide Review

Data Collection:

1. Confirm or capture customer's full name, email address, phone number, property address, separate mailing or billing address (if needed).

Billing Options Disclosures:

1. Determine if the customer wants to be billed monthly or annually.
2. Disclose the appropriate billing terms.

DATA COLLECTION:

1. Confirm or capture customer's full name, email address, phone number, property address, separate mailing, or billing address (if needed).

BILLING OPTIONS DISCLOSURES:

Determine if the customer wants to be billed monthly or annually.

Disclose the appropriate billing terms:

If Monthly: Disclose that unless the customer calls Cinch to cancel within the next 30-days, the monthly fee of [\$XX.XX] plus any applicable taxes will be automatically billed to the payment method they select approximately 30-days from today and then every month for 12-months.

If Annual: Disclose that unless the customer calls Cinch to cancel within the next 30-days, the amount of [\$XXX.XX] plus any applicable taxes will be automatically billed to the payment method they select approximately 30-days from today and then on the anniversary of their contract start date or the next business day thereafter.



Sales Guide Review

Premier Upgrade Package (PUP) Disclosure & Other Optional Services:

1. The Premier Upgrade Package must be offered to all Florida residents. It can also be offered to other states as well.
2. Read the PUP offer language.
3. Add it to their plan in the portal or let them know it can be added within 30-days from their effective date.
4. If the customer asks about additional coverage for items like a pool, spa, septic tank, etc. tell the customer they can call Cinch to add these items within 30-days of their effective date.

PREMIER UPGRADE PACKAGE (PUP) DISCLOSURE & OTHER OPTIONAL SERVICES:

The Premier Upgrade Package must be offered to all Florida residents enrolling in the Complete Home plans. PUP can also be added to any of these plans for non-Florida residents.

PUP Offer Language: Although the plan you've chosen covers your most important [i.e.: Systems or Appliances], sometimes problems arise that can't be covered by typical home warranties. Things like non-covered contractor fees, removal and disposal of equipment, electrical and plumbing permits, code upgrades and more. That's why Cinch recommends their Premier Upgrade Package. It helps protect your budget against these kinds of costs, up to \$1,000 per claim and up to twice a year. And the best part is, it's just \$10 more a month.

If Florida resident also read: This optional protection provides coverage in accordance with Florida Statute 634.346 which helps maintain compatibility and operating efficiency requirements of the A/C manufacturer.

- If the customer chooses to add it to their plan, check the box in the portal.
- If the customer chooses **not** to add it to their plan, let them know it can be added within 30-days from their effective date.

OTHER ADD-ONS (Pool, Spa, Septic Tank, etc.):

If the customer asks about additional coverage for these types of items, tell the customer they can add them by calling Cinch within 30-days from their effective date.



Sales Guide Review

Payment Method Capture:

1. Capture payment information.

Agent Disclosures Confirmation Check Boxes:

1. Check the boxes after you have read all the required disclosures. If the customer says “no” to any of them, no enrollment.

PAYMENT METHOD CAPTURE:

Capture payment information – Credit card, ACH, Debit Card (Visa, Mastercard, AMEX, and Discover)

AGENT DISCLOSURES CONFIRMATION CHECK BOXES:

Check the boxes after you have read all the required disclosures to the customer. If customer says “no” to any of them, no enrollment.



Sales Guide Review

Call Close Disclosures:

1. Once you have clicked “Place My Order” in the portal, stay on the phone with the customer to share the disclosures. You’ll also want to ensure they received the LOA email from Cinch and e-sign the agreement.

CALL CLOSE DISCLOSURES

Once you have clicked on the “Place My Order” button in the portal, stay on the phone with the customer to share the information below. You’ll also want to ensure they received the LOA email from Cinch and e-sign the agreement.

1. The customer will receive an email from Cinch which will prompt them to e-sign the letter of authorization to complete the purchase of the home warranty. If the customer does not e-sign the LOA, they will not be enrolled.
2. Once e-signature is completed, the contract is created, and the customer will receive a confirmation email with a link to register their account online and review the terms and conditions.
3. Within 10-15 days from e-signing the authorization letter, the customer will receive a welcome kit in the mail which includes terms and conditions, coverage details, and limitations.
4. You can also provide your customer with Cinch’s toll-free number to call if they have any questions or chose to cancel the coverage. (Complete Home 844-324-5688).

Enrollment Process

Visit/Bookmark: <https://partners.cinchhomeservices.com/zebra>

Agent Enrollment Page
The Zebra

Enter agent name *

Enter agent email address *

Enter customer's property zip code *

Submit

Quick Links
Sales Guide
Coverage Comparison
Pricing Table
FAQs
Cinch Reference Guide
1-Page Product Sheet
Training Guide

1. Enter the following information to ensure enrollments get tracked to you:

- Agent Name
- Agent Email Address
- Customer's Property Zip Code

2: Click **Submit**

Enrollment Process

PLAN SELECTION

Select a product 

Submit to continue

1. Use the drop-down box to select the Complete Home Plan

2. Click Submit to continue

Enrollment Process

1. Enter the following information:

- Customer's First/Last Name
- Phone Number
- Email Address

Contact information:

First name *

Last name *

Phone number *

Email *

Enrollment Process

1. Enter the customer's property address

*If mailing or billing address is different than property address, check the appropriate box and enter the information

The screenshot displays a web form for entering a customer's address. The main form is titled "Property address:" and includes fields for "Address 1 *" and "Address 2". Below these are fields for "City *" and "State *", with "TX" entered in the state field. At the bottom of the main form are two checkboxes: "Customer mailing address is different from property address" and "Billing address is different from property address". A secondary, smaller form is overlaid on the right, which is titled "Customer mailing address is different from property address" with a green checkmark icon. This secondary form contains fields for "Address *", "Address 2", "City *", "State *" (with "AL" and a dropdown arrow), and "ZIP *". Two pink arrows point from the checkboxes in the main form to the corresponding checkboxes in the secondary form.

Property address:

Address 1 *

Address 2

City * State *

TX

☐ Customer mailing address is different from property address

☐ Billing address is different from property address

Customer mailing address is different from property address

Address *

Address 2

City * State * ZIP *

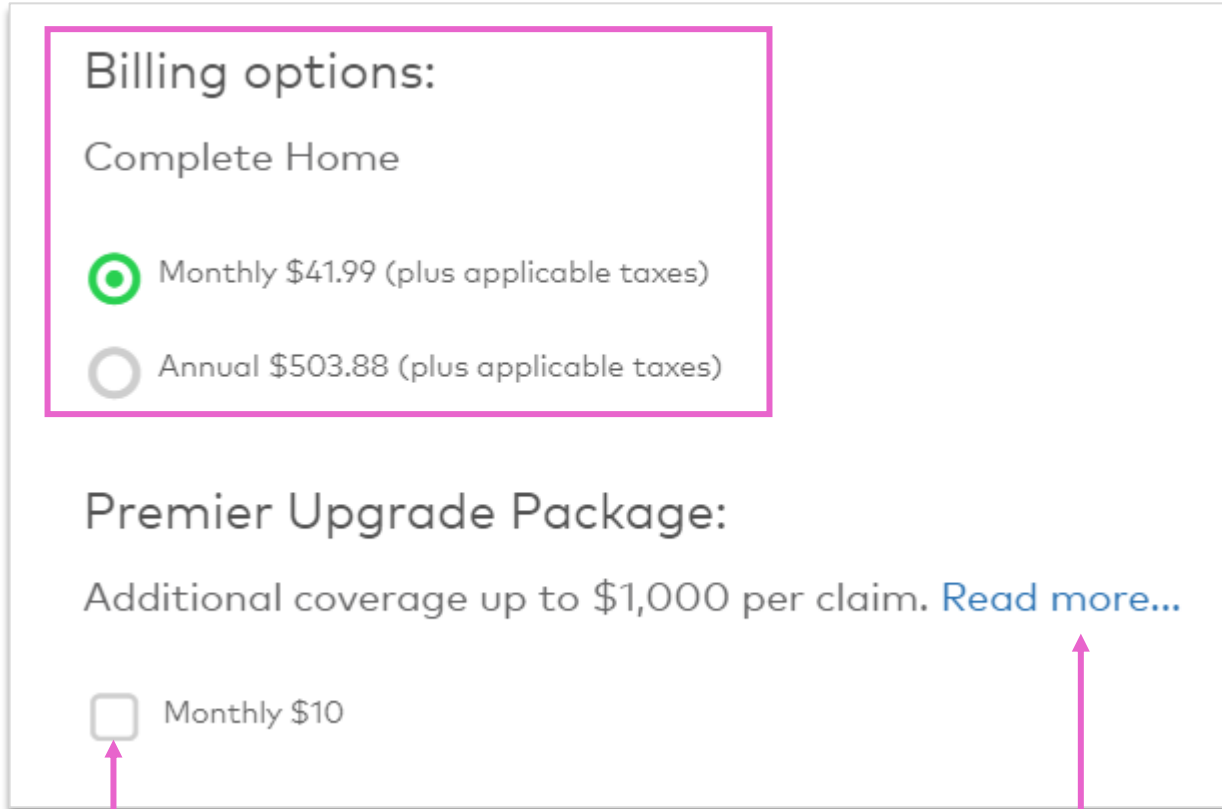
AL

Enrollment Process

1. Under billing options, select monthly or annual

2. Offer the Premier Upgrade Plan (PUP) if the customer's property is in Florida

*Remember, this is a compliance requirement!



Billing options:

Complete Home

☒ Monthly \$41.99 (plus applicable taxes)

☐ Annual \$503.88 (plus applicable taxes)

Premier Upgrade Package:

Additional coverage up to \$1,000 per claim. [Read more...](#)

☐ Monthly \$10

To add PUP to the warranty, click in the check box

Click **Read More** for a description of PUP

1. Select payment method

2. Collect payment information



(Pre-paid cards are not accepted)

Payment method

☒ Credit card

☐ Checking or savings account

Name on card *

Card number *

Card type *

Security code *

Expiration month * Expiration year *

Account number *

Routing number *

Account type *

Checking

Enrollment Process

Read each check box to the customer.
If the customer agrees, click **Next**

- ☐ You have a 30-day waiting period to start coverage from date of enrollment. If you have a claim, the service fee amount is \$150 and is due when a claim is placed.
- ☐ (MONTHLY BILLING) – Unless you call to cancel within the first 30 days from enrollment, the amount of [\$XX.XX] plus applicable taxes will be automatically billed after the 30 days to the card you provided and every month after that. (ANNUAL BILLING) – Unless you call to cancel within the first 30 days from enrollment, the amount of [\$XX.XX] plus applicable taxes will be automatically billed after 30 days to the card you provided.
- ☐ Your warranty is a 12-month auto-renewal term. If you do not cancel prior to the expiration of the 12-month term, you will be automatically billed [\$xxx each month/ annually] or then-current rates. You can cancel at any time by calling 1- 844-324-5688. GET A CLEAR YES BEFORE PROCEEDING

Next

Enrollment Process

1. Review the information on the Order Summary Screen with the customer, including any applicable taxes

2. Click **Place My Order**, if everything is accurate

Order summary!

Review and complete your order

test test
123 test street
round rock, TX 78665

Complete Home Plan

Plan details

QTY	Details	Monthly Cost
1	Base coverage	\$44.99

Complete Home

Premier Upgrade Package

QTY	Details	Monthly Cost
1	Additional coverage up to \$1,000 per claim.	\$10.00

Payment method: Credit Card

Subtotal: \$54.99
Tax: \$0.00

Total: \$54.99
Total Plan Price: \$659.88
Plan Deductible: \$150

Place My Order

Once the confirmation screen appears, the LOA has been emailed to the customer

1. Share the information on the screen with the customer

REMINDER!!!

Make sure to click **Start A New Order** to refresh the screen for the next call

E-SIGNATURE DOCUMENTS SENT

1. The customer will receive an email from Cinch which with prompt them to e-sign the letter of authorization to complete the purchase of the home warranty. If the customer does not e-sign the LOA, they will not be enrolled.
2. Once e-signature is completed, the contract is created, and the customer will receive a confirmation email with a link to register their account online and review the terms and conditions.
3. Within 10-15 days from e-signing the authorization letter, the customer will receive a welcome kit in the mail which includes terms and conditions, coverage details, and limitations.
4. You can also provide your customer with Cinch's toll-free number to call if they have any questions or chose to cancel the coverage. (Complete Home 844-324-5688).

[START A NEW ORDER](#)

The customer has 30 days to review and sign the agreement. After 30-days the agreement is cancelled

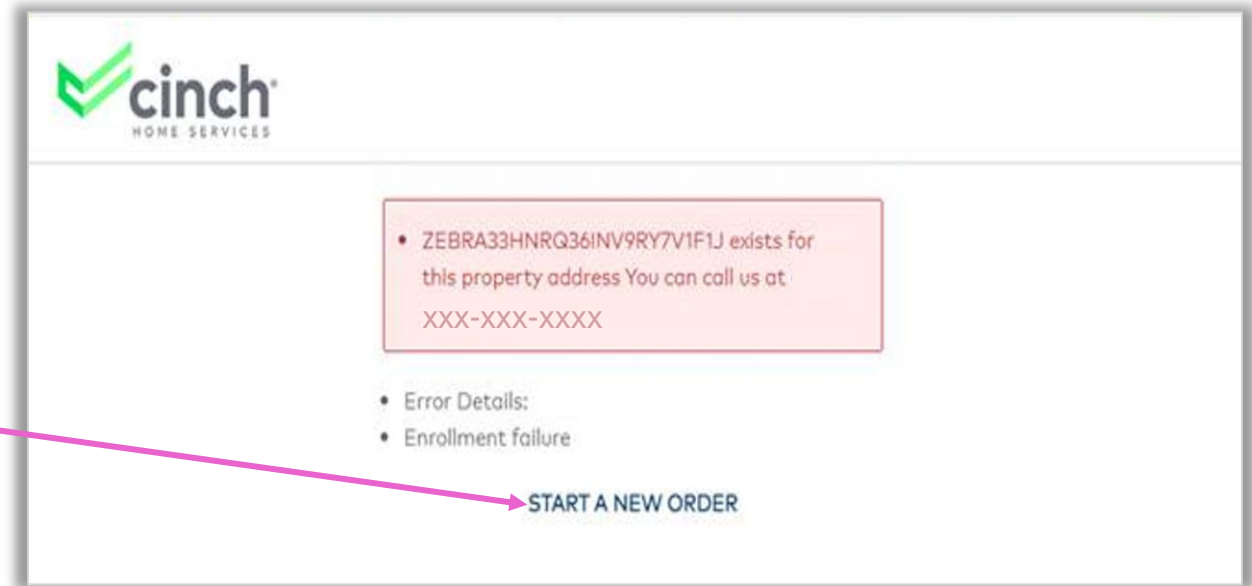
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Enrollment Process

If an error message appears, follow these steps to try and resolve the issue:

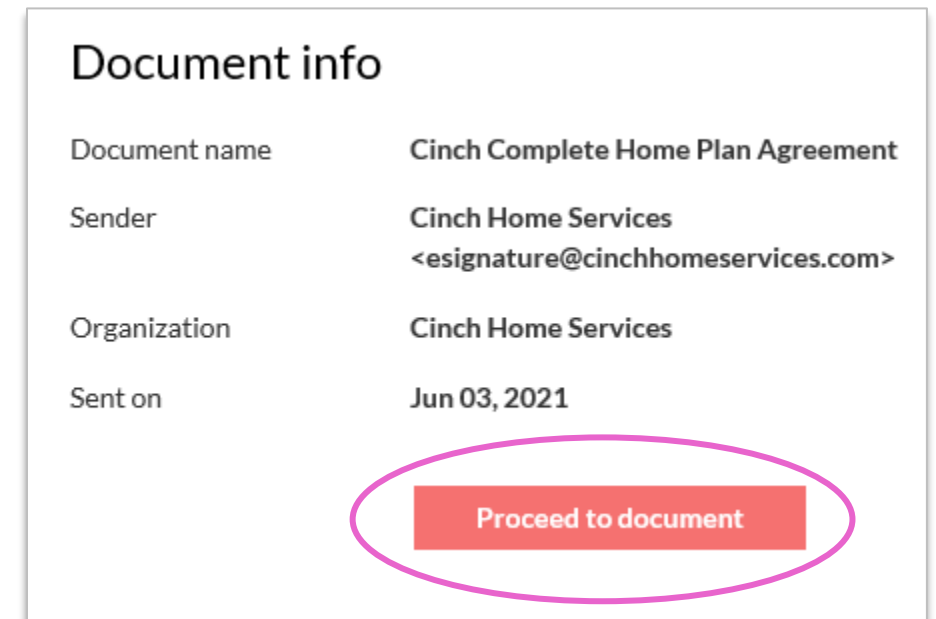
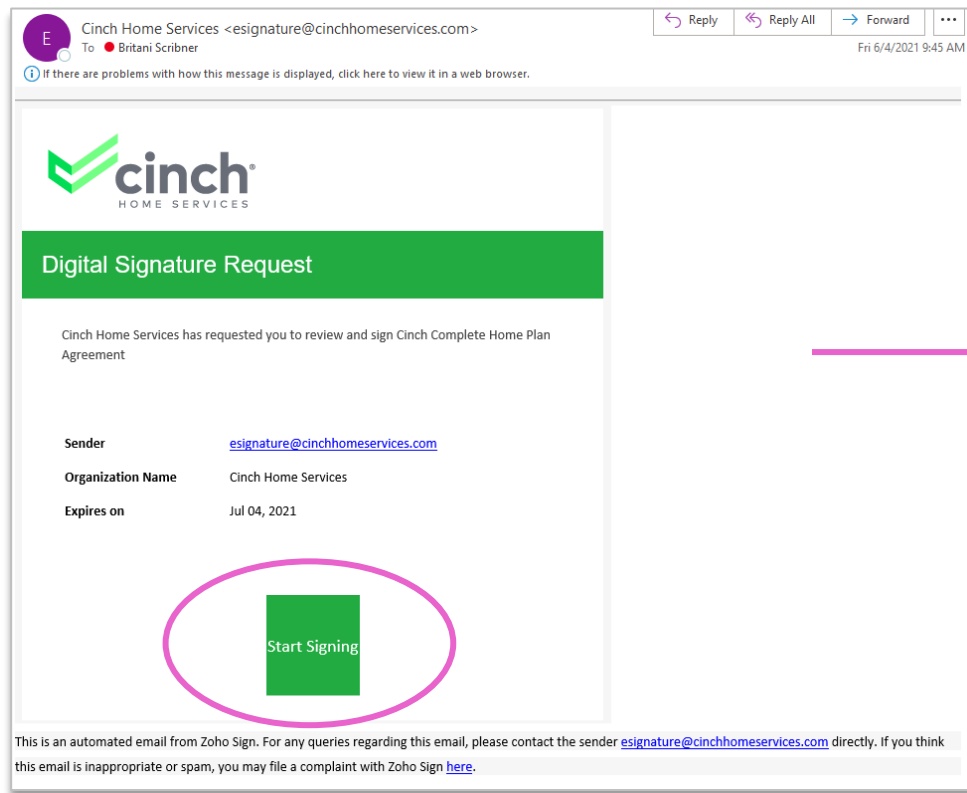
1. Click **Start a New Order** to start over with the enrollment process

2. If you get the error message a 2nd time, the system may be down. Make a call (with the customer on the phone) to the toll-free number on the screen. A Cinch agent will assist with the enrollment



Cinch Warranty Enrollment – Signing LOA

1. Customer receives an email from Cinch and will click **Start Signing** in to begin the e-sign process



2. On the next screen click **Proceed to document**

Cinch Warranty Enrollment – Signing LOA

The LOA will pull up for the customer to e-sign on their computer

1. Check the box

☐ I confirm that I have read and understood the "Electronic Record and Signature Disclosure" and consent to use electronic records and signatures.

Agree & Continue


2. Click Agree and Continue

4. Click in the box where it says Enter Date and the current date will populate

5. Click Finish at the top of the page to submit the LOA

3. Click in the signature box to type first and last name

Zoho Sign Document ID: _QN0G4BSXNT_ZVADYWGHPMXBRMVFNC05-KAZH-FAHV4



Cinch Home Services, Inc. Disclosures and Purchase Verification

Below is a summary of the Cinch Home Services, Inc. ("Cinch") home warranty plan you elected to purchase from your agent: THE ZEBRA

Cinch Complete Home Plan summary for property address
604 Carolyn Dr., Boca Raton, FL, 33427

- Covers over 25 of your main home systems and appliances including your heating, cooling, electrical and plumbing systems and your major kitchen and laundry appliances; optional coverage may be purchased for things like swimming pools, spas and the Premier Upgrade Package that covers permits, code upgrades and more.¹
- Access to discounts on appliance purchases and a \$25 credit you can use towards A/C filters.
- Homeowners insurance deductible reimbursement up to \$1,000; one claim per twelve (12) month period.^{2,4}
- Emergency lodging reimbursement up to \$1,200; one claim per twelve (12) month period.^{3,4}
- Any repair/replacement should be covered by Cinch.² Service fee is \$150
- This is an annual contract, you may cancel at any time.² which will be billed monthly at \$51.99

There are a few exceptions and limits to your home warranty plan, and they are detailed in your service agreement. Once Cinch receives this enrollment request, your welcome materials and service agreement will be sent via mail to your property address. You may call Cinch's toll-free number 24/7 with any questions. Also, you may access your service agreement online any time at my.cinchhomeservices.com.

I agree and understand that:
By signing this electronic verification, I authorize Cinch to charge my card, plus any applicable taxes, monthly. Billing will begin thirty (30) days after this signed verification is received and processed by Cinch. My monthly billing date will be indicated in my service agreement. I've read, understand, and agree to all disclosures provided herein. I understand this billing authorization is in effect for twelve (12) months and is subject to automatic renewal. I may cancel my home warranty plan at any time by calling (844) 324-5688.

Customer name: Britani Scribner
Monthly charge: \$51.99
Last 4 digits of payment method: 1111

☒ Yes, I agree to the above and provide my electronic signature below as confirmation

* Enter Date

* IMPORTANT PLEASE ACT NOW! You must electronically sign this document to verify that you wish to purchase the home warranty plan detailed above.

Finish

You've successfully filled all fields. Click Finish to complete.

Cinch Warranty Enrollment – Signing LOA

Customers can download a copy of the LOA or have it emailed to them or both

You have signed this document.

Download



Email to me



Cinch Home Services, Inc. Disclosures and Purchase Verification

Below is a summary of the Cinch Home Services, Inc. ("Cinch") home warranty plan you elected to purchase from your agent: THE ZEBRA

Cinch Complete Home Plan summary for property address
604 Karolyn Dr., Boca Raton, FL, 33427

- Covers over 25 of your main home systems and appliances including your heating, cooling, electrical and plumbing systems and your major kitchen and laundry appliances; optional coverage may be purchased for things like swimming pools, spas and the Premier Upgrade Package that covers permits, code upgrades and more.¹
- Access to discounts on appliance purchases and a \$25 credit you can use towards A/C filters.
- Homeowners insurance deductible reimbursement up to \$1,000; one claim per twelve (12) month period.^{2,4}
- Emergency lodging reimbursement up to \$1,200; one claim per twelve (12) month period.^{3,4}
- Any repair/replacement should be covered by Cinch.⁵ Service fee is \$150
- This is an annual contract, you may cancel at any time,⁶ which will be billed monthly at \$51.99

There are a few exceptions and limits to your home warranty plan, and they are detailed in your service agreement. Once Cinch receives this enrollment request, your welcome materials and service agreement will be sent via mail to your property address. You may call Cinch's toll-free number 24/7 with any questions. Also, you may access your service agreement online any time at my.cinchhomeservices.com.

I agree and understand that:

By signing this electronic verification, I authorize Cinch to charge my card, plus any applicable taxes, monthly. Billing will begin thirty (30) days after this signed verification is received and processed by Cinch. My monthly billing date will be indicated in my service agreement. I've read, understand, and agree to all disclosures provided herein. I understand this billing authorization is in effect for twelve (12) months and is subject to automatic renewal. I may cancel my home warranty plan at any time by calling (844) 324-5688.

Customer name: Britani Scribner

Monthly charge: \$51.99

Last 4 digits of payment method: 1111

✓ Yes, I agree to the above and provide my electronic signature below as confirmation:

-britani scribner

Jun 04 2021

*** IMPORTANT PLEASE ACT NOW!** You must electronically sign this document to verify that you wish to purchase the home warranty plan detailed above.


Sample of final signed LOA

Cinch Warranty Enrollment – Confirmation Email

Once the LOA is signed, the customer will receive their welcome email which includes their:

- Warranty number
- Effective date
- Link to set up account online
- Billing & Pricing information

To view this email as a web page, [click here](#).



Welcome to Cinch Home Services

Hi - Test Test,

Thank you for signing up for Cinch Complete Home. Your coverage begins on 09/12/2021 and the first payment of \$69.99 will automatically be charged to your payment method on file on 10/12/2021. A summary of your plan is below.

In the next 7-10 days, documents with all the details about your coverage should arrive in the mail.

In the meantime, please take a minute to register for [My Account](#) now so you can confirm your information and manage your plan anywhere, anytime.

Sincerely,
Cinch Home Services

Your coverage details

Plan number:
12096060

Coverage start date:
09/12/2021

Monthly fee:
\$69.99

Deductible:
\$125 per claim

Covered property:
123 TEST ERTETERT, TEST
TEST
TEST, MD 21797

If you have any questions, you can reach us 24/7 at (800) 474-4047.

[Privacy Policy](#) | [Terms of Use](#) | [Disclosure](#) | [Unsubscribe](#) | [Update Profile](#)

Cinch Warranty Enrollment – Agent Confirmation Email

- Once the LOA is signed, Cinch will enroll the customer into the warranty plan
- The Zebra agent will receive a copy of the customer's enrollment confirmation for their records

From: info@cinchhomeservices.com [<mailto:info@cinchhomeservices.com>]

Sent: Wednesday, August 18, 2021 8:54 AM

To: I Agent@thezebra.com

Subject: Your Cinch Enrollment Confirmation : Customer Name: First Name Last Name Warranty: 12345678



Here is a record of your customer's recent enrollment..

Enroll Date: 17-AUG-21

Customer Name: First Name Last Name

Property Address: 21654 Sunny Street

Property City: Sunrise

Property Zip: 33322

Property State: FL

Product Name: CINCH COMPLETE HOME
\$503.88 \$150 DED SFMLY
ODW

Warranty Number: 12345678

Sincerely,
Cinch Home Services

Agent Enrollment Practice Activity

Utilize the information below to practice the enrollment process

Test URL: <https://partners.cinchhomeservices.com/uat/zebra>

Test Credit Card Information:

- Visa: 4055011111111111 (11 ones)
- Enter any **future** expiration date and any CVV

Cinch Best Practices

01 Identify Opportunities

Listen and ask questions to uncover opportunities to offer a warranty

02 Make a Recommendation

Make a product recommendation and tie it into the customer's needs

03 Be Prepared for Objections

Share stories, demonstrate the value, educate the customer



The opportunities to offer a **home warranty** are there, *you just need to . . .*



Listen for them

Buying a new home
Home is older
Moving to new area
Budget conscious
Want the best coverage
Own multiple homes
Travels a lot
Loss of spouse/divorce
Brings up concerns

&

Uncover them

“How old would you say your vital home systems are...like your plumbing, electrical, A/C, heating?”

“Do you have a plan in place for when major systems and appliances break down due to wear and tear?”

“Are you familiar with what a home warranty is?”

“What concerns you most about owning a home?”

If multiple homes: *“How do you deal with maintenance and repairs that come up?”*



Then ... make the product recommendation

Example New Homeowner

Owning a home is exciting but it can also come with unexpected costs or expenses. That's why we recommend a Cinch Home Warranty to all our customers. It compliments your homeowners insurance and covers things your homeowners policy won't.

The Cinch Complete Home warranty covers major items in your home like you're A/C or heating unit, plumbing or electric system, and appliances when they break down due to normal wear and tear.

When something breaks down, you'd pay a deductible of \$150 to have a pre-screened technician come to your house and either repair or replace the covered item saving you potentially lots of money.

Does this sound like something you'd be interested in?



Then ... make the product recommendation

Example 1

"I'm glad I could help you today, that's what we are here for. Before you go, I wanted to let you know that in addition to protecting your home, we can also protect your home's major systems and appliances when they break down due to wear and tear costing you lots of money."



Example 2

"You mentioned that staying in budget is a top priority, that's why it's important to be prepared when things like your home systems or appliances break down...which is why we are now offering a Cinch Home Warranty to all our customers."

Example 3

"We are now providing our customers with home warranty services as well as homeowners insurance. Not sure if you were aware that home warranties play an important role in protecting your home's systems and appliances while protecting you financially."

If you get an objection ...

Share a Story

"A friend of mine just recently told me that he had to pay \$450 just to have someone come out and repair his heater which included parts and labor. With the Cinch warranty it would have only cost him \$150."



Demonstrate the Value

"Most service technicians charge anywhere from \$100-\$200 an hour and that's just to diagnose the issue. The service fee with Cinch covers both parts and labor."

"The Cinch Complete Home includes Homeowners Insurance Deductible Reimbursement of \$1,000/yr."



Educate

"Keep in mind your homeowners insurance doesn't cover wear and tear of items in your home."





Let's Review!

- 01 What is the major difference between a home warranty and homeowner's insurance?
- 02 What's the coverage amount per year?
- 03 What is the deductible and when is it due?
- 04 What are the benefits that make Cinch stand out from other warranty companies?
- 05 When must you offer the Premier Upgrade Plan?