



# Cinch Reference guide

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# Cinch Plan Information



**Complete Home**

This plan protects more than **20** of your most important systems and appliances including your electrical and plumbing.

- When something breaks down, Cinch offers 24/7 claims assistance by calling their toll-free number or by going online at [my.cinchhomeservices.com](https://my.cinchhomeservices.com).
- A [INSERT SERVICE FEE AMOUNT] service fee will be due at the time you place your claim and should take care of the repair or, if needed, a full replacement of the covered item.
- All repairs come with a 180-Day workmanship guarantee. (Other companies typically 30-90 days).
- No limit to the number of claims up to \$10,000 a year of coverage. \*See product table for cap limits.
- There is a 30-day review period before your billing and coverage begins. If you cancel within the first 30-days, no charges will be made.
- The monthly cost is [INSERT PLAN PRICING] a month, plus any applicable taxes.
- \$25 Filter Credit you can use towards A/C or refrigerator filters.
- Access to discounts on appliances.
- Covers rust and corrosion, water sediment, and other unknown pre-existing conditions.

## + PERKS

- Up to \$1,000 in Homeowners Insurance Deductible Reimbursement when you must pay a homeowners' insurance deductible for any reason.

\*One claim per 12-month period.

- Up to \$1,200 in Emergency Lodging Reimbursement for a hotel or motel stay when you have a qualifying event that leaves your home uninhabitable 24 hours or more following a first service visit. \*One claim per 12-month period.

# Cinch Best Practices

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## Listen to Uncover Opportunities

Buying a new home

Home is older

Moving to new area

Budget conscious

Want the best coverage

Owns multiple homes

Travels a lot

Loss of

spouse/divorce

Brings up concerns



## Ask Questions to Uncover Needs

“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?”

“What would be most important items you’d like to protect in your home?”

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

# Cinch Best Practices

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## Make a Recommendation

### Example 1

“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 service fee of [insert service fee] 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?

### Example 2

“When major items in your home break down due to wear and tear, it can cost hundreds to thousands of dollars to repair or replace them. That’s why we recommend a Cinch Home Warranty to all of our customers...

# Cinch Best Practices

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## Make a Recommendation

### Example 5

“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 5

“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 5

“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.”

# Cinch Best Practices

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## Handle Objections

### 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 warranty also 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.”*