

**Customer Service Claims Department:**

- Electronics Complete Plan (888-665-7643)
- Appliances Plan (844) 324-5688
- Customer service
- Manage payments
- Renew services
- Cancel service
- Place a claim
- Follow the prompts to claims, get a live person, then warm transfer.

**FREQUENTLY ASKED QUESTIONS**

<b>Where are you located?</b>	We are located in [state required information].																			
<b>Why am I speaking to (BPO Name)?</b>	We are handling calls on behalf of Cinch Home Services.																			
<b>What is covered under the Electronics Complete Plan?</b>	<table border="0"> <tr> <td>✓ Flat Panel TV's</td> <td>✓ Printers</td> </tr> <tr> <td>✓ Laptops</td> <td>✓ DVR/Media Managers</td> </tr> <tr> <td>✓ Tablets</td> <td>✓ Home Theater Packages</td> </tr> <tr> <td>✓ Smart Watches</td> <td>✓ Video Gaming Systems</td> </tr> <tr> <td>✓ Monitors</td> <td>✓ Hubs/Home Controllers</td> </tr> <tr> <td>✓ External Hard Drives</td> <td>✓ Home Speakers</td> </tr> <tr> <td>✓ Mouse/Keyboard</td> <td>✓ On Demand Tech Support</td> </tr> <tr> <td>✓ Computer Speakers</td> <td>✓ Accidental Damage from Handling</td> </tr> <tr> <td>✓ Headsets/Headphones</td> <td></td> </tr> </table>		✓ Flat Panel TV's	✓ Printers	✓ Laptops	✓ DVR/Media Managers	✓ Tablets	✓ Home Theater Packages	✓ Smart Watches	✓ Video Gaming Systems	✓ Monitors	✓ Hubs/Home Controllers	✓ External Hard Drives	✓ Home Speakers	✓ Mouse/Keyboard	✓ On Demand Tech Support	✓ Computer Speakers	✓ Accidental Damage from Handling	✓ Headsets/Headphones	
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<b>What is covered under the Appliance Plan?</b>	<ul style="list-style-type: none"> <li>• Covers nine of your most important appliances including your refrigerator, washer and dryer, built-in microwave, interior gas lines and lots more. (See T&amp;C's for more detailed information.)</li> <li>• Covers rust and corrosion, water sediment and other unknown pre-existing conditions.</li> <li>• Only a [<i>insert deductible amount</i>] per claim deductible for covered items.</li> <li>• 180-Day Workmanship guarantee on all covered repairs.</li> <li>• Access to discounts on appliance purchases.</li> <li>• \$25 credit you can use towards A/C filters.</li> <li>• 24/7 assistance by calling Cinch's toll-free number or by going online at <a href="http://my.cinchhomeservices.com">my.cinchhomeservices.com</a>.</li> <li>• Up to \$50 reimbursed if you lock yourself out of your home and need locksmith services. One claim per 12-month period.</li> <li>• Unlimited number of claims up to \$10,000 a year. Certain items may have cap limits which are outlined in the terms and conditions.</li> </ul>																			

<p><b>What is an unknown pre-existing condition?</b></p>	<p>Cinch will cover an unknown pre-existing mechanical failure which means the reason for the item's failure could not have been detected by visual inspection or a simple mechanical test. However, if a problem was found during, let's say, a home inspection and no action was taken, it would be considered a known pre-existing condition and would not be covered. Unless it is obvious the item has been broken for a long period of time, most claims will be covered.</p>
<p><b>Can I use my own repairman?</b></p>	<p>Cinch Home Services' network of providers has an extensive list of service professionals. There's a chance that the company you use is already approved to do work for Cinch. You can always ask them if they are part of Cinch's network or if you'd like to recommend someone, please give them the information and they will contact the company to inquire if they would like to participate in Cinch's network.</p>
<p><b>How can I be sure of the quality of the people cinch sends to my home?</b></p>	<p>Every service technician Cinch sends out has undergone an extensive selection process, which includes, but is not limited to: Background checks plus license and insurance verification. No one is permitted into the Cinch network unless they meet certain requirements.</p>
<p><b>How long will it take to get my Welcome kit?</b></p>	<p>Once you are enrolled, you should receive your welcome kit within the next 10-15 days.</p>
<p><b>When does coverage begin?</b></p>	<p>Coverage begins 30 days from today. Cinch will send you a welcome kit so you can review the features, benefits, and service agreement for 30 days.</p>
<p><b>Can I cancel anytime?</b></p>	<p>Yes, you may cancel at any time. If you call to cancel during the next 30-days, you will not be billed a penny. You may also cancel at any time after the next 30 days, and billing will stop. There is a cancellation processing fee of \$25 that is exercised at Cinch's discretion. However, if you have made a claim, you would be responsible for the remainder of the annual premium or the amount of the claim, whichever is the lowest.</p>
<p><b>Can I cancel after I've made a claim?</b></p>	<p>Yes, you can cancel after making a claim. Cinch may charge a \$25 processing fee at their discretion, and you would be responsible for the remainder of the annual premium or the amount of the claim, whichever is less.</p>
<p><b>Will you help pay for a replacement if the appliance can't be fixed?</b></p>	<p>Absolutely. As you will see in the materials Cinch sends you, if the repair person determines that the problem can't be fixed, Cinch will replace the covered item and try to find a replacement with comparable features. That's one of the top reasons it's so important to have protection like this. Of course, just like any other protection plan, some restrictions may apply, things like caps and non-covered incidental charges.</p>
<p><b>What if appliances are really old?</b></p>	<p>It doesn't matter how old your covered items are. If they are working and have no known pre-existing condition when your protection plan goes into effect, you're covered. When you get the welcome kit, you can see the actual details of how it works.</p>
<p><b>When would I pay more than the deductible?</b></p>	<p>Some parts or failures may not be covered and in that case, you would pay that in addition to the deductible for the item to be repaired. Cinch may elect to deduct the amount due for the protection plan from any claim credit. Also, please remember Cinch covers the repair or replacement of covered items due to wear and tear. Cinch plans do not cover changes or upgrades due to code or regulatory requirements, etc. I can always add additional coverage to your plan if you would like to. Cinch also requires the plan payments to be current before processing any claim. All exclusions and limitations will be listed within the terms and conditions included in your welcome kit.</p>
<p><b>Explain the deductible</b></p>	<p>When you place a claim, Cinch will collect the deductible amount (<i>based on Plan selected</i>). Just like a co-pay for a doctor or a prescription. And remember, if the technician has to return to complete the repair, the deductible you already paid covers that second visit.</p>