



Sales Guide & Disclosures

THINGS TO REMEMBER:

1. This guide only includes a list of the required disclosures and/or data that must be read/provided by agents.
2. Cinch Home Services does not service Alaska and Hawaii.
3. If a customer from Idaho, North Carolina, and South Carolina objects, you must terminate the offer pitch.
4. All other states maximum of 2 rebuttals
5. Cinch Home Services plan are only available to homeowners.
6. An email address is required for enrollment
7. Products to be offered are:
 - Complete Home
 - Built-in-Systems
 - Appliances
 - Water Essential

OFFER

1. **When talking to the customer about Cinch Home Services products you must state the full product name:**
 - a. Cinch Complete Home Plan
 - b. Cinch Built-in Systems Plan
 - c. Cinch Appliance Plan
 - d. Cinch Essential Products
 - i. Cinch Water Essential
2. **Disclose the Service Fee amount:**
 - a. \$150
 - b. \$125
 - c. \$250- Essential
3. **Disclose when the Service Fee needs to be paid:**
 - a. Service Fee will be due at the time you place your claim
4. **Disclose Plan Price based on deductible selected.**
5. **Disclose review period:**
 - a. 30-day before first bill and coverage

OPTIONAL SERVICES

6. If customer asks about optional coverage, remind them they can add them within the next 30 days.
7. If talking to a Florida resident, and customer wants to enroll in the Complete Home Plan or Built-in-Systems Plan, you must disclose the PREMIER UPGRADE PLAN coverage and pricing.
 - a. Optional protection provides coverage in accordance with Florida Statute 634.346 which helps maintain compatibility and operating efficiency requirements of the A/C manufacturer.
 - b. \$10.00 extra a month.

DATA ENTRY FLOW USING INTAKE PAGE

Only after the customer provides a clear YES

8. **Confirm customer's full name**
9. **Confirm or capture email address (required for enrollment). No email, no enrollment.**
10. **Confirm or capture phone number.** If customer provides a wireless number, you must disclose that:
 - a. Cinch Home Services may occasionally call, text, or send prerecorded messages using automated technology for the purpose of introducing new products or status on a claim.

- b. Get the opt in from customers
- c. Remind customer that he/she is not required to provide this consent to make a purchase today.

11. Confirm or capture property address

12. Confirm or capture separate mailing/billing address (if needed)

PERMISSION TO BILL & DISCLOSURES

- 13. Tell customer that you will be sending an email today (state date) with an authorization letter which he/she has to e-sign and send back to complete the purchase of the warranty.
- 14. Explain that once Cinch receives the signed document and the contract is created, he/she will receive a confirmation email with links to register online and review the terms and conditions. Also, tell customer he/she will receive a welcome letter within 10 days from enrollment with a copy of the terms and conditions for their records.
- 15. Disclose that 30-days after enrollment, the [plan name] price of [\$XX.XX] plus applicable taxes will be [billed/debited] automatically every month thereafter to the billing method they are about to provide to you.
- 16. Disclose that if he/she calls to cancel within those 30 days, no charges will be made.

GET A CLEAR YES BEFORE PROCEEDING

- 17. Ask the type of payment method – credit card or Debit Card.
- 18. Follow the intake page flow when capturing Billing Method
- 19. Remind customer the monthly payment amount and the name of the Plan they are purchasing.

CALL CLOSE

- 20. Give thanks to the customer for their decision to purchase a Cinch Home Warranty Plan.
- 21. Provide customer with the toll-free number to call if they have any questions or choose to cancel the coverage:
 - a. 1-844-324-5688 (Complete Home/Built-in-Systems/Appliances)
 - b. 844-627-6010 (Water Essential)
 - c. Open 24/7