

REBUTTALS

Objection	Rebuttal
<p><b>I'm not interested</b></p>	<p>Is there any particular reason why?</p> <p>Choose one of the options below:</p> <ul style="list-style-type: none"> <li>• I'm sure you know that most service technicians charge more than <i>[insert deductible amount]</i> an hour. And that's just to diagnose the problem. With the <i>[insert plan name]</i> plan, your deductible of just \$150 could pay for the entire replacement of your covered <i>[system/appliance/system or appliance]</i>!</li> <li>• Well, I'm sure you know that a simple repair of a <i>[system/appliance/system or appliance]</i> could cost hundreds and a full replacement could cost thousands. That's why it's a good idea to have protection like the <i>[insert plan name]</i> plan that could help pay most of the bill for you.</li> </ul> <p>That could end up saving you a lot of money, right?</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I already have a home warranty</b></p>	<p>That's great. I am not sure what your plan covers. I do know that Cinch plans include protection such as...</p> <p><b>If Complete Home:</b> Up to \$500 reimbursement for your homeowners insurance deductible, coverage for unknown pre-existing conditions, a 6-month workmanship guarantee, and other things the companies you've already checked out probably don't offer.</p> <p><b>If Built-in-Systems:</b> Coverage for unknown pre-existing conditions, a 6-month workmanship guarantee, and other things the companies you've already checked out probably don't offer.</p> <p><b>If Appliances:</b> Discounts on new appliances, coverage for unknown pre-existing conditions, a 6-month workmanship guarantee and other things the companies you've already checked out probably don't offer.</p> <p>Since your home <i>[systems/appliances/systems and appliances]</i> are turning another year older, the best thing to do is compare your current warranty plan to the <i>[insert plan name]</i> plan to make sure you're getting the best protection possible that meets your needs.</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I have brand new systems/appliances that have a manufacturer's warranty</b></p>	<p>The <i>[insert plan name]</i> plan may cover what your manufacturer's warranty doesn't, plus it's only one low monthly fee to protect all covered <i>[systems/appliances/systems and appliances]</i> in your home.</p> <p>It makes more sense to pay one low monthly fee for all your covered <i>[systems/appliances/systems and appliances]</i> rather than a separate cost for each one, doesn't it?</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I have brand new home./The condition of systems and appliances should be perfect.</b></p>	<p>I understand, realistically, new homes have problems also – especially when it comes to electrical and plumbing systems. All the people who worked on those systems had to do every single thing correctly. Sometimes that's not always the case, which is why it's better to be safe than sorry.</p>

	<p><b>Transition back to point of interruption.</b></p>
<p><b>Is this insurance? / I already have insurance for my home</b></p>	<p>The [<i>insert plan name</i>] plan complements your homeowners insurance since most insurance policies don't cover [<i>systems/appliances/systems or appliances</i>] breakdowns due to everyday wear and tear. That means you might think you're covered, but when something breaks down you might end up having to write a big check. And if it's your heating or cooling system, that could run up to several thousand dollars.</p> <p>It's definitely important to make sure you're totally covered so you don't have to lay out that kind of money, right?</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I can fix this myself / My spouse does all the work</b></p>	<p>Many do-it-yourself customers use the [<i>insert plan name</i>] plan. Just parts alone could cost more than the \$150 deductible you'd pay with this plan. That one deductible helps pay for parts and labor. And if the item needs to be replaced, this plan could help replace it!</p> <p>Since [<i>you/your</i>] [<i>husband/wife/significant other</i>] know(s) about home repair, you can review the information and see how the [<i>insert plan name</i>] plan can save you a lot of money. Remember, you have the next 30 days to make your final decision before any coverage or billing begins, sound good?</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I don't see the value/ Not worth the money</b></p>	<p>Many people feel that way until their heating system, A/C or refrigerator breaks down. Then they have to search for a service company they can trust and spend hundreds to thousands of dollars repairing or replacing what's broken. Wouldn't it be nice to make one phone call or go online and have everything taken care of for a low \$150 deductible?</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I don't believe in extra service protection programs</b></p>	<p>At first many of our customers thought the same thing. And then their [<i>systems and appliances/systems/appliances</i>] broke down and needed to be replaced. Since they had Cinch to help pay the bill, they didn't have to worry about paying a huge bill and disrupting their budget. So why not take a few minutes to look over the materials and see how [<i>insert plan name</i>] can help save <u>your</u> budget too, okay?</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I want to use my own repairperson</b></p>	<p>Cinch's 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 us. You can always ask them if they are part of the Cinch network. Or, if you'd like to recommend someone, please give us the information and we will contact the company to inquire if they would like to participate in our network.</p> <p><b>Transition back to point of interruption.</b></p>
<p><b>I have someone who can fix it/ I can fix it myself</b></p>	<p>Here's the thing, though. The person fixing it will probably have to buy parts. That alone could cost hundreds of dollars. With the [<i>Complete Home/Systems/Appliances</i>] plan, you're covered for labor and parts up to your plan's limits. And what if your fix-it person isn't available? Cinch makes sure there's someone to take care of your problem.</p> <p>Why not take a look at the information we'll send you just to see all the savings and benefits you get? If you don't think it's for you, just give Cinch a call to cancel within the next 30 days and you won't be billed a penny, okay?</p>

	<p><b>Transition to point of interruption</b></p>
<p><b>Let me call you back/Need to talk to spouse</b></p>	<p>That's the great thing about the way this plan works. Having information right in front of you helps you make the best decision. That's why I can enroll you today, send out the information and then give you and your [<i>husband/wife/significant other</i>] enough time to look everything over together and decide if it's right for you. If it's not, just call Cinch during the next 30 days to cancel and you won't be billed a penny. At least this way you are both able to make the final decision together, okay?</p>
<p><b>I don't want to pay for something I might not use</b></p>	<p>Some people may feel they are paying for something that they may never use. What if something does happen? These plans can save thousands of dollars when the unfortunate happens. You're paying for peace of mind. You pay a small amount each month to possibly save thousands of dollars a year. It's totally worth it, don't you think?</p>
<p><b>I had a home warranty before, and they didn't cover...</b></p>	<p>As you probably know, a home warranty can't cover everything. That's why it's so important to read the details of the plan and why we give you thirty days to do that. If you see things in there that aren't covered, you can always call to cancel. Why don't I just send you the information so you can see for yourself how much more we cover than the other warranties, okay?</p>
<p><b>Am I purchasing/enrolling right now?</b></p>	<p>You're actually purchasing your protection today. We have a 30-day waiting period before coverage begins and we want to get that clock ticking so we can get you covered.</p>
<p><b>Monthly Fee too high/Too expensive</b></p>	<p>If you think about it, most service technicians charge more than \$150 just to come to your home and diagnose the problem. Then it could cost hundreds or thousands of dollars after that for parts and labor, unless you have [<i>insert plan name</i>]. That's because the plan helps pay those costs for you. Isn't [<i>insert service plan price</i>] a month worth not having to lay out thousands of dollars?</p> <p><b>If agrees, transition to point of interruption.</b></p> <p><b>If doesn't agree and discussing Complete Home:</b></p> <p>Okay, I have a quick question. Which concerns you the most, the cost to repair systems like your A/C and heating or your appliances, like your fridge and dishwasher?</p> <ul style="list-style-type: none"> <li>• <b>If Appliances:</b> Well, then why don't we at least protect your appliances with our Appliances Plan? It's only [<i>insert plan price</i>] a month which is [<i>Complete Home Plan price minus Appliances Plan price</i>] less than Complete Home. This way, if something like your fridge, stove or clothes washer breaks down, you'll be covered, okay?</li> <li>• <b>If Systems:</b> Well, then why don't we at least protect your systems with our Built-in Systems Plan? It's only [<i>insert price plan</i>] a month which is [<i>Complete Home Plan price minus Built-in Systems Plan price</i>] less than Complete Home Plan price minus Built-in Systems Plan price Complete Home. This way, if something like your A/C or plumbing systems stops working, you'll be covered, okay?</li> </ul> <p><b>If yes: Transition to point of interruption.</b></p> <p><b>If no: Go to appropriate rebuttal or probing question</b></p>

<p><b>Deductible is too high</b></p>	<p>Most of the time the cost of diagnosis and repair exceeds \$150. Then it could cost hundreds or thousands of dollars after that for parts and labor. Since you have this plan, most of those costs are paid for you. It's good to know this protection is there for you just in case.</p> <p>Isn't that worth \$150 for those times you'll need to use <i>[insert plan name]</i>?</p> <p><b>If agrees, transition back to point of interruption</b>  <b>If doesn't agree, go to next product offer or close call</b></p>
<p><b>I don't want to have to call and cancel</b></p>	<p>You'll be receiving a welcome email with important information, including the number to call if you want to cancel. If you decide the plan isn't for you, just call the toll-free number in the email. If you see how much it can benefit you, you don't have to do a thing and you'll be covered. How does that sound?</p>
<p><b>I don't want to have to pay multiple deductibles if I have multiple claims at one time</b></p>	<p>Here's how it works.</p> <p>The deductible is per service trade. So, if you have more than one item that needs repair and they are in different service trades. For example, a plumber and an electrician, there will be a deductible for each different service trade. However, if all the items have issues within the same trade, like they're all plumbing issues, you'll submit your claim for one of the items. When you schedule the service professional visit, just provide them with the details about the other items and one fee would cover all those items. Does that make sense?</p>
<p><b>If name on credit/debit card or checking/savings account is different than caller's</b></p>	<p>Is your name also on the account?</p> <p><b>If yes:</b> continue</p> <p><b>If no:</b> For the protection of our customers, we need your name to be on the account to process this transaction. Do you have another account with your name on it?</p>
<p><b>I want to review the information first before enrolling.</b></p>	<p>The 30-day review gives you the opportunity to have all the information right in front of you so you can make the best decision. I do need to enroll you to get this information out to you. What additional questions do you have that I can answer for you today?</p>
<p><b>I don't want to give you my email address.</b></p>	<p>The email would be used to send you confirmation details of your enrollment. What email address would you like me to send this information to?</p> <p><b>Transition to point of interruption</b></p>

**DNC REBUTTALS**

<b>Objection</b>	<b>Rebuttal</b>
<b>Put me on the national registry. / How do I get on the national registry</b>	In order to add your name to the National Do Not Call list, the Federal Trade Commission requires that you either call the FTC’s toll-free number at 1-888-382-1222 or register via the FTC’s website, which is located at <a href="http://www.donotcall.gov">www.donotcall.gov</a> .
<b>Can you give me the national registry number?</b>	The phone number is 1-888-382-1222. The website is <a href="http://www.donotcall.gov">www.donotcall.gov</a> .
<b>Don’t call, text, mail, or email me again.</b>	I apologize for any inconvenience this has caused. I will place you on Cinch’s Do Not [call, text, email, mail] list. Please know that it may take up to 30 days to process this request; therefore, you will stop receiving any calls no later than 30 days from today.  Agent requests email address, phone number, or address to be removed,