



PORCH INSURANCE

OBJECTIONS AND REBUTTALS COMPLETE HOME (PON + \$1,000 HIDR)

OBJECTIONS & REBUTTALS

NOT INTERESTED – COMPLETE HOME

I completely understand. Chances are that you might experience an appliance or system breakdown within the year. That's why it's so important to be prepared for that unexpected expense. Plus, most service technicians charge more than \$100 an hour just to diagnose a problem. With this plan, your \$125 service call fee could help pay for the **entire repair or replacement** of your system or appliance! Want to just give it a try? You can cancel at any time for any reason, okay?

I HAVE SOMEONE WHO CAN FIX IT

Here's the thing, though. The person fixing it will probably have to buy parts. That alone could cost hundreds of dollars. With the [Complete Home] plan, your [\$125] deductible pays for parts **and** labor for the covered repairs. And what if your fix-it person isn't available? Cinch makes sure there's always someone to take care of your problem.

Why not take a look at the info 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.

I DON'T WANT TO BE BILLED NOW. I WANT TO REVIEW THE INFORMATION FIRST

Not to worry [Mr./Ms.] [Last Name]. You have the next sixty days before any billing begins. So, if for any reason during that time you decide the service is not right for you, just call Cinch to cancel and you will not be billed. You'll also get an email reminding you when your coverage and billing begins so you won't have to remember the date yourself, okay?

I ALREADY HAVE A HOME WARRANTY/HOME PROTECTION PLAN

I understand [Mr./Ms.] [Last Name]. But many home warranties don't include the kind of coverage that the [Complete Home] plan does, like protection when rust and corrosion and unknown pre-existing conditions show up. Cinch also provides a 6-month workmanship guarantee which is the longest in the industry. Last but not least, you can get optional protection that pays for items not covered with other home warranties like uncovered contractor fees, cleanup of disposal of equipment, duct-electrical-plumbing modifications code upgrades, permits and much more.

Since your home [systems/appliances/systems and appliances] are turning another year older, the best thing to do is compare your current warranty to the [Complete Home] plan to make sure you're getting the best protection at the best possible price, okay?

IT COSTS TOO MUCH/TOO EXPENSIVE

I understand [Mr./Ms.] [Last Name] and believe me; I know what it's like to have to watch your budget. That's why it's so important to think about what would happen if, let's say, your [air conditioning breaks down this summer/heating system breaks down this winter]. It could cost a few thousand dollars to repair or replace it. [Complete Home] a month is worth not having to lay out that kind of money, isn't it?

LET ME CALL BACK/I CAN'T DECIDE WITHOUT MY SPOUSE

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/tonight], send out the information and then give you and your [husband/wife/significant other] 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. At least this way you are both able to make the final decision together, okay?

I HAVE BRAND NEW SYSTEM(S)/APPLIANCE(S) THAT HAVE A MANUFACTURER'S WARRANTY

The [Complete Home] plan may cover what your manufacturer's warranty doesn't, plus it's only one low monthly fee to protect **all** covered [systems/appliances/systems and appliances] in your home.

It makes more sense to pay one low monthly fee for **all** your covered [systems/appliances/systems and appliances] rather than a separate cost for each one, doesn't it?

I'M PRETTY HANDY/MY SPOUSE DOES ALL THE WORK

Many do-it-yourself customers use the [Complete Home] plan. Just parts alone could cost more than the [\$125] deductible you'd pay with [Complete Home]. That one deductible pays for parts and labor. And if the item needs to be replaced, [Complete Home] pays to replace it!

Since [you/your husband/your wife] know(s) about home repair, [you/he/she] can review the information and see how the [Complete Home] plan can save you a lot of money. Remember, you have the next 30 days to make your final decision before any coverage begins, sound good?

IS THIS AN INSURANCE? / I ALREADY HAVE INSURANCE FOR MY HOME

Actually [Mr./Ms.] [Last Name], the [Complete Home] plan complements your homeowners' insurance since most insurance policies don't cover [systems/appliances/systems or appliances] 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.

It's definitely important to make sure you're totally covered so you don't have to lay out that kind of money, right?

I DON'T WANT TO HAVE TO CALL TO CANCEL

I completely understand. And that's why Cinch has made it so easy for you to remember to call. First, you'll be receiving a welcome email with important information, including the number to call if you want to cancel. Then, right before your coverage becomes active, you'll receive another email as a reminder. If you decide the [Complete Home] 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?

DNC REBUTTALS

PUT ME ON THE NATIONAL REGISTRY/HOW DO I GET ON THE NATIONAL REGISTRY?

[Mr./Ms.] [Last Name], 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 www.donotcall.gov.

GO TO COURTESY CLOSE - Disposition Record as [insert product name] DNC and have the customer deleted from the campaign name outbound calling list.

CAN YOU GIVE ME THE NATIONAL REGISTRY NUMBER/WEBSITE?

[Mr./Ms.] [Last Name], the number is 1.888.382.1222. The web site is www.donotcall.gov.

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DON'T CALL ME REGARDING THIS OFFER AGAIN.

I understand, [Mr./Ms.] [Last Name], and I apologize for any inconvenience this has caused. I will place you on [insert product name] internal Do Not Call list. Please know that it may take up to 30 days to process this request; therefore, you will stop receiving solicitation no later than 30 days from today.

GO TO COURTESY CLOSE - Disposition Record as [insert product name] DNC and have the customer deleted from the campaign name outbound calling list.