

FREQUENTLY ASKED QUESTIONS

FAQ	Response
<p>What is covered under the plans?</p>	<p>Water Essentials Plan:</p> <ul style="list-style-type: none"> Covers your most important systems and appliances including your electrical and plumbing, your fridge, clothes washer and dryer and your water heater. Covers rust and corrosion, water sediment and other unknown pre-existing conditions. Only a \$250 per claim deductible for covered items. 180-Day Workmanship guarantee on all covered repairs. Access to discounts on appliance purchases. \$25 credit you can use towards A/C filters. 24/7 assistance by calling Cinch’s toll-free number or by going online at my.cinchhomeservices.com. Up to \$1,000 a year deductible reimbursement when a customer places a homeowners insurance claim. Up to \$50 reimbursed if you lock yourself out of your home and need locksmith services. One claim per 12-month period. Unlimited number of claims up to \$15,000 a year, with a per claim limit of \$5,000. Certain items may have cap limits which are outlined in the terms and conditions.
<p>What is the Premier Upgrade Plan?</p>	<p>The Premier Upgrade Package (PUP) enhances the base Cinch Home Warranty coverage, offering additional benefits for non-covered charges associated with a systems or appliance repair or replacement.</p> <p>Just like many home warranty companies, Cinch Home Warranty plans excludes paying for changes or upgrades due to code or regulatory requirements. Cinch covers repairs or replacements due to wear and tear.</p> <p>Let me explain how it works with an example. Let's say you have an approved claim to replace your A/C. Cinch’s home warranty covers the costs of parts and labor, but there are \$700 of non-covered charges associated with the replacement (for duct modifications and permits). Without the Premier Upgrade Package, you would be out of pocket \$700 in addition to your deductible. If you have the Premier Upgrade Package, you’d receive a brand-new A/C and only pay your deductible out of pocket.</p> <p>Keep mind, this option can be used two times per contract year, for up to \$1,000 of non-covered charges each time. That’s up to \$2,000 worth of coverage for only \$120 a year. It’s only an additional \$10 per month.</p>
<p>What is the Florida Statute 634.346</p>	<p>Effective January 1st, 2020, Florida Regulations are requiring Home Warranty companies to offer voluntary coverage to consumers to cover the cost of upgrading a unit due to the Florida code requirements.</p> <p>Just like many home warranty companies, the Cinch plans do not cover paying for changes or upgrades due to code or regulatory requirements. Cinch covers repairs or replacements due to wear and tear.</p>
<p>Do I have to enroll to get the \$25 Reward Card?</p>	<p>Yes. We enroll you into the Water Essentials Plan and give you 30 days to look it over and decide whether or not you think it’s for you. And as a thank you for enrolling today, the \$25 Reward Card is yours to enjoy.</p>
<p>Will I get the \$25 Reward Card no</p>	<p>Yes, once you enroll. The \$25 Reward Card is yours to enjoy whether or not you</p>

matter what?	decide to keep Water Essentials.
How do I get my \$25 Reward Card?	It's pretty simple. Once you enroll in Water Essentials, you'll receive a welcome kit with access information about your reward card. Just follow those instructions and you'll receive an email with a website and claim code to get your \$25 reward card that you can use however you want!
What types of \$25 Reward Cards can I choose from?	You can choose to receive a \$25 Pre-paid Visa Reward Card or a Reward Card of your choice from some of your favorite retailers and restaurants.
\$25 Filter Credit – when and how will the customer receive this benefit?	After your warranty is active and your first payment has been received, you will receive an email from FilterJoy™ with instructions on how to redeem your one-time, annual \$25 Filter credit.
What is the \$1,000 Homeowners Insurance Deductible Reimbursement?	If you file a claim with your homeowner's insurance company and must pay a deductible, you can get reimbursed up to \$1,000. You can get reimbursed on 1 claim per 12-month period.
What is the locksmith reimbursement service?	Cinch will reimburse you up to \$50 when you get locked out of your home and must pay a professional locksmith to get back in.
Can I use my own repairman?	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.
How can I be sure of the quality of the people cinch sends to my home?	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.
How long does it take for a service provider to come to my home?	The actual timing will depend upon the availability of the local service provider. You will be notified as soon as a provider is available for your specific issue. This is the way all home protection plans work – no matter which company or what geographic location.
What makes Cinch different from competitors?	Cinch offers extra benefits like: Up to \$1,000 reimbursement for your homeowners insurance deductible, coverage for unknown pre-existing conditions and rust and corrosion, a 6-month workmanship guarantee and other things the companies you've already checked out probably don't offer.
How long will it take to get my Welcome kit?	Once you are enrolled, you should receive your welcome kit within the next 10-15 days.
When does coverage begin?	Coverage begins 30 days from today. Cinch will send you a welcome kit so you can review the features, benefits and service agreement before any coverage or billing begins.
Can I cancel anytime?	You can cancel within the first 30-days you will not be billed a penny. You may also cancel any time after that by simply calling or going online.
Can I cancel after I've made a claim?	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.
What is the potential cancellation fee?	There is a cancellation processing fee of \$25 that is exercised at Cinch's discretion.
Will you help pay for a replacement if the covered item can't be fixed?	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.
What if my systems and / or appliances are really old?	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.
When would I pay more than the deductible?	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. All exclusions and limitations will be listed within the terms and conditions included in your welcome kit.
How does it work if multiple things are broken? Do I have to pay multiple deductibles?	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 due for each one. 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 pro's visit, just provide them with the details about the other items and one fee should cover all those items. Does that make sense?
Explain the deductible	When you place a claim, Cinch will collect the deductible. It is the cost to send someone out to diagnose and repair or replace the covered item.
Is this insurance?	Actually, this plan complements your homeowners insurance since most insurance policies don't cover system and appliance breakdowns due to everyday wear and tear. So, when something major breaks down in your home you might end up having to come out of pocket which could be hundreds to thousands of dollars.
What is an unknown pre-existing condition?	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.
What are the differences between a home warranty and homeowners insurance?	Homeowners insurance pays for accidental damage to a property due to fire, weather, theft, and some natural disasters. It may also protect the homeowner from liability claims should someone be injured on the property. A home warranty covers the cost of repairs and replacements of certain appliances and systems in homes caused by everyday wear and tear, or from old age.
Where/Who is Cinch	If customer property is in: AL, AZ, FL, IL, IA, MA, NV, NM, NY, NC, OK, SC, TX, UT, VT, WA, WI, WY: The Cinch Home Service Agreement is issued by HomeSure of America, Inc. CA: The Cinch Home Service Agreement is issued by HomeSure Protection of California, Inc. OR, VA: Home Protection Plan in VA The Cinch Home Service Agreement is issued by HomeSure of Virginia, Inc. All other states: The Cinch Home Service Agreement is issued by HomeSure of America, Inc.