



# Home Warranty Protection Agent Reference Guide



## Coverage At a Glance

*This is a summary only —  
Please refer to the brochure for more information.*

### Home Warranty Protection

Existing Owner \$250/\$50 deductible

Buyer Coverage \$250/\$50 deductible

Seller & Buyer Coverage \$325/\$50 deductible

### Value Plan

- Water heater
- Plumbing parts
- Drain lines
- Gas lines
- Water lines
- Routing
- Electrical
- Ceiling fans
- Dishwasher
- Garbage disposal
- Built-in microwave
- Oven/range
- Refrigerator
- Clothes washer/dryer

#### • AND MORE!

### Premium Plan

Existing Owner \$160

Buyer Coverage \$160

Seller & Buyer Coverage \$170

- Central heat
- Exhaust fans
- Garage door openers
- Trash compactor

### Included with Premium Plan for Buyer Only

- Central air
- Sump pumps
- Roof leak repair

### Additional Options for Buyer and Existing Owner

- Window/wall air
- Water well
- Swimming pool
- Hot tub
- Pool w/attached hot tub

## Enrollment

1. Complete application form.
2. **Call HSA at 1.800.367.1448** to receive a contract number.  
Retain a copy for your file.
3. If closing company will issue payment, HSA can fax an invoice directly to your closing company. Call 1.800.367.1448 to provide closing information.
4. At closing, mail application and payment to:  
**HSA, 310 N. Midvale Boulevard, Madison, WI 53705**

## Payment

Due at closing. Make checks payable to HSA.

Visa, Mastercard, American Express and Discover are accepted.

## Coverage Effective Dates

1. Seller coverage ⇨ Effective 11 days after HSA issues a contract number.  
⇨ In effect during listing, up to 12 months.
2. Buyer coverage ⇨ Effective on date of closing for 12 months.
3. Existing Owner ⇨ Effective on date HSA receives payment and continues for 12 months.

## Initiating a Claim

1. Homeowner **must** call HSA at 1.800.367.1448 **before** calling a contractor.
2. Emergency claims service available 24 hours.
3. HSA service representative will guide homeowners through the process.
4. HSA will provide a local contractor or homeowner may select the contractor.
5. Contractor calls HSA for approval before initiating the repair.

## HSA Contacts

**HSA Customer Service**  
**Order Marketing Materials**

**1.800.367.1448**  
**www.onlinehsa.com**



# Home Warranty Protection

## *Product Benefits*



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### **SELLER**

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#### ***“Why should I offer a Home Warranty when I sell my home?”***

##### **Receive coverage during your listing period.**

A home warranty can protect you against the potential cost of repairs or replacements during your listing period.

##### **A warranty can help your home sell faster.**

Warranting your home will enhance its value to prospective buyers. This typically results in a 15% faster sale than similar homes without warranty coverage.

##### **Homes that include a home warranty typically sell at a higher price.**

The home warranty can be used as a contract negotiating tool to receive the best possible price for your home.

##### **Attract more buyers.**

More than 80% of home buyers nationally say they prefer to purchase a house which includes a home warranty. The protection adds confidence for buyers.

##### **Reduce your liability after the sale.**

Protect yourself from the potential of post-sale property disputes that can lead to additional expenses after closing.

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### **BUYER**

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#### ***“Why should I request a Home Warranty with my new home?”***

##### **Receive coverage for the repair or replacement of many mechanical items should they fail.**

Warranty coverage available includes central heat and air, plumbing and electrical systems, appliances and structural repair.

##### **Obtain peace of mind after the sale.**

Simply call the warranty company during your first year in the home should a covered system fail.

##### **You can request the home warranty in your Offer to Purchase.**

If the seller does not offer a home warranty, write it into the offer as a condition of sale. Ask the seller to pay for it at closing or purchase peace of mind for yourself.

##### **Protect your budget.**

The last thing you expect after moving in is the breakdown of mechanical systems and appliances. Most homes, however, experience two mechanical failures each year.