

# BUSINESS SOLUTIONS

For The Successful Builder, Remodeler, and Manufacturer





# WELCOME!

**HOME of Texas** is a leading provider of written, insured warranties to builders and remodelers throughout the state of Texas. Since 1981, HOME and its affiliate, Residential Warranty Company, LLC, have issued over 4 million warranties and are considered experts in the field of risk management. For decades, we have developed a wide range of products and services to meet various industry needs.

Thank you for taking the time to investigate the Business Solutions brought to you by HOME & Affiliates. We know that maintaining a level of success is an ongoing challenge. That's why we put together this guide to show you how we can be of service. Inside you will find descriptions of various programs and services which can aid you in maintaining or improving your customer service, define and limit your liability, and provide the warranty and insurance products your company needs.

Take a few moments and peruse the following pages. Then contact us for more information on the programs mentioned. We wish you the best of luck in all your future endeavors.

# NEW HOME WARRANTIES



## > 6 Year Major Structural Defect Full Coverage Warranty

Warranties are an effective way to deal with a variety of issues including customer service, marketing, and mandated home legislation. Recently, Texas revised the Statute of Repose under HB 2024. HOME's 6-year warranty complies with this legislation enabling you to take advantage of protections afforded under the law.

- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 6 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 2 years.
- Insurer has been rated "A- (Excellent)" by A.M. Best continuously since 2001 and has nearly \$130 million in surplus equity.

## > 10 Year Major Structural Defect Full Coverage Warranty

Knowing that one single warranty format may not fit every Builder's needs, HOME strives to provide you with options – our "Menu of Choices." Historically, the standard ten year Major Structural Defect (MSD) warranty is what this industry has provided and is the coverage Builders have become accustomed to over the years.

- The "traditional" warranty offered by HOME since 1981.
- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Major Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 2 years.
- A "Structural Only" version is also available.

## > 10 Year Designated Structural Element Warranty

The Designated Structural Element (DSE) variety of warranty is an innovative approach to coverage which uses specific measurements and tolerance limits to determine the ten year structural coverage.

- Clearly written set of warranty standards to spell out coverage.
- 1 Year of Coverage on Workmanship and Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Designated Structural Elements.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder liability is limited to 2 years.
- A "Structural Only" version is also available.

# ADMINISTRATION ONLY WARRANTY

Administered by Residential Warranty Company, LLC  
*Available from RWC*



The Administration Only Warranty is an economical way to utilize the clearly written warranty standards and warranty resolution process while retaining control over the ultimate warranty decision and repair.

- Provided by our National Affiliate, RWC, this is a Builder-Backed Warranty; RWC provides assistance in determining coverage and resolving disputes.
- Clearly written set of warranty standards to spell out the Builder's coverage.
- 1 Year Standards Provided for Workmanship and Materials.
- 2 Year Standards Provided for Select Portions of Mechanical Systems.
- 10 Year Standards Provided for Load-Bearing Structural Components.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.
- Builder retains ultimate control over warranty coverage decisions and repairs.
- This is an uninsured option with the Builder remaining the Warrantor throughout the term.
- To be eligible for this plan, Builders must enroll 50 homes or more annually.

# REMODELER WARRANTY



In today's market, your customer's sense of security is critical. Homeowners want to be sure the work being done to their home is by a quality contractor. The HOME Remodeler's Warranty sets you apart from your competition and provides the much needed security customers crave. HOME offers two warranty options to better fit the nature and scope of each project.

- > **Option A:** 3 years of coverage for defects in workmanship & materials
- > **Option B:** 1 year of coverage for defects in workmanship & materials PLUS 5 years of coverage for defects to Designated Structural Elements

## Why use HOME's Remodeler Warranty?

- Remodelers who offer the HOME Warranty provide their clients with written insurance-backed protection.
- Provides a process to resolve disputes about the quality of the work.
- Having a written warranty effectively reduces misunderstandings resulting from a verbal agreement and a handshake.
- The Remodeler's liability is limited to the 1st year only.
- HOME Remodeling coverage applies exclusively to the work performed by the Remodeler.
- Effective dispute resolution system includes free mediation and binding arbitration if needed.

# DETACHED GARAGE WARRANTIES

*Available from RWC*



Builders often incorporate “specialty” types of construction in order to create new revenue streams, keep employees busy and “wait out” the down turn. For those unique times, HOME offers warranties for Builders constructing detached garages.

- 5 Years of Coverage on Designated Structural Systems.
- Includes specific and measurable standards to evaluate structural defects.

# MANUFACTURER WARRANTIES

*Available from RWC*



New home ownership is the great American Dream. Building Systems housing is helping make that dream come true especially because of its affordability and advancements in construction techniques and designs. One of the changes seen over the last several years is the awareness of and increased need for written warranties on homes of all types, including Building Systems. Warranties have become an essential ingredient in any new home Purchase. Consider adding a ten-year Manufacturers warranty from HOME Affiliate, RWC, for an extra measure of security for you and your buyers.

The options RWC offers to Manufacturers of systems-built housing and their Builder networks have all been tailored specifically to meet the unique needs of the industry.

- 10 Year MSD Full Coverage Warranty.
- 10 Year MSD Structural Only Warranty.
- 5 Year MSD Structural Only Warranty for Additions.
- 10 Year MSD Full Coverage Commercial Warranty.
- 10 Year MSD Structural Only Commercial Warranty.
- Manufacturer’s liability is limited to 1 Year.
- Available to modular, log, and panelized Manufacturers.
- Coverage applies exclusively to the work provided by the Manufacturer.
- Work supplied by the Builder on site, including foundations, is excluded.
- Separate program available to Builders at a discounted rate to protect work they supply.
- Effective dispute resolution system includes free mediation and, if needed, binding arbitration.

## WARRANTY EXPRESS



Warranty Express allows Builders to enroll homes online. With the click of a button, Builders can submit their enrollments, print out closing documents and even pay for the warranty fees. Builders save both time and money spent on manual form preparation and postage. Marketing materials and enrollment reports may be ordered online. Warranty Express also enables Builders to renew their membership online.

## GENERAL LIABILITY INSURANCE



Through the RWC Insurance Advantage (RIA), HOME Members have access to various lines of commercial insurance including General Liability, Builder's Risk and Contractor's Equipment. Because the RIA program is offered *exclusively* to our Builder members, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

- Total risk management for Builders when combined with a HOME (or Affiliate) structural warranty.
- Flexibility of limits.
- Options to meet your specific needs.
- Program is underwritten by insurance carriers rated at least "A- (Excellent)" by A.M. Best.
- Competitive pricing.
- Streamlined underwriting.
- No monthly reporting.
- Free quote available from 866-454-2155.

# EXTENDED WARRANTIES



Key Estates Warranty is a HOME of Texas affiliated program created to offer a line of economically-priced warranty products for appliances and mechanical systems on resale homes.

## > Key Estates Warranty - Existing Homes for Real Estate Professionals

Key Estates Warranty is offered through *Real Estate Professionals* and is an extended warranty for certified appliances and mechanical systems for resale homes. Before certifying warranty coverage on appliances or systems, Key Estates Warranty Professionals review photos/videos of the items to be covered. We're looking for potential trouble spots and searching for recalls that could be helpful to know. Unique to Key Estates Warranty is the opportunity to include economically-priced coverage on true major structural components of an existing home in addition to the traditional appliances and systems coverage. A structural inspection performed by a licensed professional engineer is required. More components are covered as "standard" than most of our competitors' products. Together, these components make Key Estates Warranty excellent coverage for any prospective homebuyer.

- Important to Note: Key Estates allows the homeowner to choose their own repair provider.
- Term Options: 1 or 2 year warranty terms
- Coverage: Select from different combinations of appliances, mechanical systems, major structural components and structural inspection options. See the Key Estates Certified Warranty Coverage book for complete details. If the Structural Coverage is selected, then the Structural Inspection must also be selected.
- Structural Coverage on load-bearing components is available in certain areas of Texas. If available, a structural inspection performed by a licensed professional engineer is required.
- Revenue: Real Estate Professionals may earn risk-free income by offering a Key Estates Warranty on their listings.

*Availability for Key Estates Warranty:* Key Estates does not currently offer the structural coverage option in certain counties in Texas that are designated as active soil areas. Call for availability. However, the appliance and mechanical systems option is available.

## > Key Estates Warranty - New Homes for Builders

Key Estates is also offered through *Builders* and is an extended warranty for appliances and mechanical systems for new site built homes. Coverage is flexible and homeowners can use the repair provider of their choice to perform service work if needed. If offered in conjunction with an HOME of Texas structural warranty, homeowners will receive the most comprehensive warranty package on the market.

- Term Options: 2, 3 or 5 year warranty terms
- Service Fee Options: \$25, \$50 or \$100 per trade call
- Coverage: Most major home appliances and mechanical systems are covered. See the Key Estates Terms and Conditions for complete details.

# COMPANY CONTACT INFORMATION



## > Warranties

### **HOME of Texas**

Address: 5300 Derry Street  
Harrisburg, PA 17111  
Toll Free: 800-445-8173  
Fax: 717-561-4494  
Website: [www.homeoftexas.com](http://www.homeoftexas.com)  
E-Mail: [sales@homeoftexas.com](mailto:sales@homeoftexas.com)

### **Residential Warranty Company, LLC**

Address: 5300 Derry Street  
Harrisburg, PA 17111  
Toll Free: 800-247-1812  
Fax: 717-561-4494  
Website: [www.rwcwarranty.com](http://www.rwcwarranty.com)  
E-Mail: [sales@rwcwarranty.com](mailto:sales@rwcwarranty.com)

### **MHWC**

Address: 5300 Derry Street  
Harrisburg, PA 17111  
Toll Free: 800-247-1812  
Fax: 717-561-4494  
Website: [www.mhwconline.com](http://www.mhwconline.com)  
E-Mail: [sales@mhwconline.com](mailto:sales@mhwconline.com)

## > Extended Warranties

### **Key Estates Warranty**

Address: 5300 Derry Street  
Harrisburg, PA 17111  
Toll Free: 866-394-5135  
Fax: 717-561-4494  
Website: [www.KeyEstatesWarranty.com](http://www.KeyEstatesWarranty.com)  
E-Mail: [sales@KeyEstatesWarranty.com](mailto:sales@KeyEstatesWarranty.com)

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## > Affiliates

### **RWC Insurance Advantage**

Address: 5300 Derry Street  
Harrisburg, PA 17111  
Toll Free: 866-454-2155  
Fax: 717-561-1794  
Website: [www.rwcinsuranceadvantage.com](http://www.rwcinsuranceadvantage.com)  
E-Mail: [sales@rwcinsuranceadvantage.com](mailto:sales@rwcinsuranceadvantage.com)



## ABOUT US



### **More Than 4 Million Homes Warranted!**

In 1981, HOME of Texas (HOME) and its sister company, Residential Warranty Company, LLC, embarked on a journey that would ultimately reach millions in the new home warranty industry. Spanning over four decades, more than 4 million homes have been warranted under the third-party insured, structural warranty provided by HOME of Texas and its Affiliates (Residential Warranty Company, LLC and MHWC) since inception.

Our mission is to provide a level of security to Homeowners and Builders alike. Being able to provide a variety of services to our customers is the result of much hard work and due diligence along the way. HOME has established itself as a rock solid leader in providing home protection. When you become part of one of the companies in the HOME “Family”, you benefit from decades of leadership and experience that is unrivaled in the warranty industry.

Builders looking for options in coverage, for reliable warranty protection, and for assistance in dealing with complex customer service issues choose HOME and its Menu of Choices. For more information, please call 1-800-445-8173 ext. 2188, visit the website at [www.homeoftexas.com](http://www.homeoftexas.com), or email [sales@homeoftexas.com](mailto:sales@homeoftexas.com).

# NOTES



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