



LONG & FOSTER[®]
INSURANCE

REAL ESTATE
HOME WARRANTY PLANS

FONVILLE MORISEY (NORTH CAROLINA)

Request. Repair. Relax.



BE PREPARED WITH PEACE-OF-MIND COVERAGE



Budget protection for
repairs and replacements



Long & Foster Service
Commitment ensures an
excellent customer experience



Covered work guaranteed
for 180 days

What is a home warranty?

And why do you need one?

A home warranty is an annual service agreement that **covers the repair or replacement** of the appliances and systems you use every day — items that homeowners insurance typically doesn't cover.

When these essentials break down from normal wear and tear, a Cinch Home Warranty not only gets a pre-screened pro to your home to fix the problem, but we also help pay the bill.

A Cinch Home Warranty is all about you — keeping your budget and your peace of mind intact all year round.



How does a home warranty protect YOU?

Do you have \$4,600 to spend on a new A/C or heating system when a breakdown happens? Or \$1,500 when your fridge stops working? An annual home warranty helps ensure you keep more money in your pocket when the unexpected happens — today and for years to come.



Avoid expensive repairs and replacements.

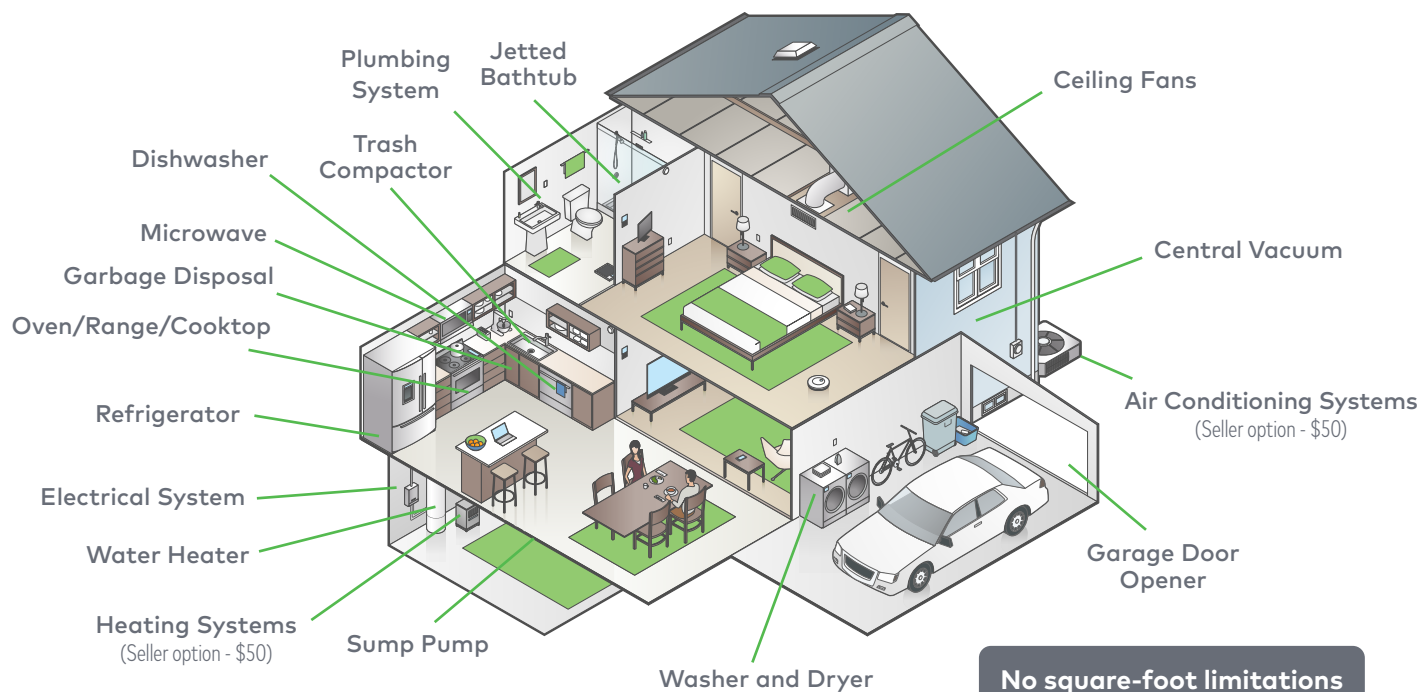
Costs WITHOUT a Cinch Home Warranty

	AVERAGE REPLACEMENT	AVERAGE REPAIR
A/C System	\$5,648	\$383
Heating System	\$4,645	\$360
Electrical System	\$1,407	\$398
Plumbing System	\$1,174	\$443
Oven	\$2,000	\$350
Refrigerator	\$1,500	\$400
Water Heater	\$1,214	\$590
Clothes Washer	\$1,375	\$300
Clothes Dryer	\$1,050	\$245
Dishwasher	\$970	\$360

What's covered?

Protect the items you need
and use every single day —
no matter age, make or model.¹

For details on what's covered, simply
visit cinchhs.com/LNFwarranty.



Cinch Home Warranty extras include...

Unlimited HVAC system coverage
no matter how many units are in your home

Outside Sewer Line Coverage
up to \$3,000 per year

**Homeowners insurance deductible
reimbursement benefit** up to \$1,000
per year (Buyers only)^{2,3}

**Unknown pre-existing condition
coverage** for undetectable issues¹

Premium appliances option
matches professional series or
ultra-premium appliance models brand
for brand, with domestically available units
(Buyers only)⁴



Premier Upgrade Package (Buyer option – \$129)

On certain covered claims, there can be additional charges not typically covered by a home warranty, such as required permits and code upgrades, disposal of replaced appliance and system items and more. This added protection is all part of the **Premier Upgrade Package**. And the best part is this package is included in **Cinch's Preferred Plan** at a \$50 discount. (See coverage chart for details.)

Why a Cinch Home Warranty is a win-win

Buyer benefits

- ✓ **No budget worries** if breakdowns occur after you move in
- ✓ **Getting the right help is easy** when things stop working in your new home
- ✓ **Multi-year discounted pricing** — Lock in the first-year rate for future years by paying for them up front. (Coverage will differ upon renewal.)

Seller benefits

- ✓ **Motivate buyers** since they are more likely to have interest in a home with a warranty
- ✓ **Budget protection** if a covered item fails while your home is on the market
- ✓ **Closing delays are less likely** due to appliance and system failures. Since covered items will be repaired or replaced, it's easier to avoid a closing delay due to a breakdown.

**Breakdowns can be stressful.
We make it simple to get the help you need.**



Request

Request service 24/7 online at **cinchhs.com/LNFclaim** or by calling **(877) 710-5095**, and pay your deductible.



Repair

We assign a pre-screened and licensed local technician.



Relax

Your covered home appliance or system will be repaired or replaced.¹

**Homeownership can be unpredictable.
Don't worry, you can always count on us.**

Now, more than ever, you need a Cinch Home Warranty to help reduce post-close regrets. Let Cinch help lower your risk when it comes to surprise appliance and system breakdowns with:

- ✓ **Better protection** than traditional warranty plans
- ✓ **Expanded coverage** for over 30 new parts and components
- ✓ **Fewer exclusions** and restrictions
- ✓ **Greater transparency** so you know exactly what's covered

The Long & Foster Service Commitment

"We partner with the best Insurance and Home Warranty companies in America. We are committed to ensuring that each one of our customers has an excellent customer experience. All claims will be resolved quickly and competently. We're committed to never allowing a dispute about coverage or service to interfere with a real estate transaction, because your satisfaction is our highest priority."



Industry-leading coverage

BEST PLAN

BUYER PREFERRED PLAN⁵

Single Family Home

\$200 DEDUCTIBLE: \$528

Includes Premier Upgrade
Package at a \$50 discount

BUYER

Single Family Home

\$100 DEDUCTIBLE: \$549

\$200 DEDUCTIBLE: \$449

SELLER

Systems			
Air Conditioning (Unlimited Units)	✓	✓	Seller Air & Heat \$50 Option
Heating (Unlimited Units)	✓	✓	
Plumbing	✓	✓	✓
Electrical	✓	✓	✓
Appliances			
Dishwasher (Built-in)	✓	✓	✓
Refrigerator	✓	✓	✓
Microwave (Built-in)	✓	✓	✓
Washer/Dryer	✓	✓	✓
Oven/Range/Cooktop/Built-in Grills	✓	✓	✓
Range Exhaust	✓	✓	✓
Premium Appliances Option for Buyers ⁴	Optional (\$339)	Optional (\$339)	
Additional Coverage and Benefits			
Water Heater	✓	✓	✓
Sediment Buildup	✓	✓	✓
Plumbing Stoppages (Up to 125 ft.)	✓	✓	✓
Jetted Bathtub	✓	✓	✓
Attic Exhaust/Whole House Fan	✓	✓	✓
Ceiling Fans	✓	✓	✓
Central Vacuum System	✓	✓	✓
Light Fixtures, Smoke Detectors, Doorbell Chimes	✓	✓	✓
Garage Door Opener	✓	✓	✓
Sump Pump	✓	✓	✓
New Appliance Discount Program	✓	✓	✓
Outside Sewer Line	✓	✓	✓
Unknown Pre-existing Conditions ¹	✓	✓	✓
Failures Due to Lack of Maintenance ¹	✓	✓	✓
Rust and Corrosion ¹	✓	✓	
Homeowners Insurance Deductible Reimbursement ^{2,3}	✓	✓	
Premier Upgrade Package for Buyers ⁶			
Required Permits	✓	OPTIONAL (\$129)	
Required Code Upgrades	✓		
Equipment and Refrigerant Disposal	✓		
Electrical, Plumbing and Duct Modifications	✓		

¹ Subject to terms and conditions; non-covered charges and dollar amount caps may apply. Deductible due (per trade) at time of service request. Covered items must be in good working order on service agreement effective date. View details at CinchHS.com/LNFwarranty.

² Benefit only available to buyers during first year of enrollment. Reimburses you up to \$1,000 when you have to pay a deductible on a covered homeowners insurance claim. Only one claim, per member per 12-month period. Additional terms and conditions apply, which will be included in your plan materials you receive after enrollment.

³ This benefit is provided by an unaffiliated third party under an insurance policy issued to Cinch Home Services, Inc., for the benefit of customers enrolled by Cinch Insurance Agency, Inc., an affiliate of HomeSure Services, Inc. and Cinch Home Services, Inc.

⁴ Available for the following manufacturers: ASKO, Bertazzoni, Bosch, Dacor, Delfield, GE Monogram® Series, Fisher & Paykel, JennAir®, KitchenAid®, Miele®, Sub-Zero, Thermador or Viking. All registered marks are the property of their respective owners; use is for informational purposes only.

⁵ Buyer Preferred Plan only available in first-year buyer coverage; not available in IA and MA.

⁶ Premier Upgrade Package provides buyers up to \$2,000 of coverage per year (two claims of up to \$1,000 each) when there are non-covered charges associated with a covered claim, such as permits and equipment disposal.

CINCH WARRANTY ENROLLMENT FORM

Contract/Order # (provided by Cinch)

ONLINE: cinchhs.com/LNF EMAIL: LEnroll@cinchhs.com PHONE: (877) 710-5095 FAX: (800) 468-7307



1 Complete information in this section

PROPERTY INFORMATION

☐ BUYER ☐ SELLER

Property address to be covered

City State Zip

Mailing address if different from above

City State Zip

SELLER INFORMATION

Name(s)

Phone number Email address

Listing start date Listing end date

BUYER INFORMATION

Name(s)

Closing date Phone number Email address

REAL ESTATE COMPANY INFORMATION

Real estate company name/member #

Real estate office address

City State Zip

Main office phone number

Real estate agent name

Real estate agent mobile phone number Real estate agent email

2 Select coverage ☐ BUYER: Coverage to begin at closing ☐ SELLER: Coverage to begin at enrollment, converts to Buyer at closing, Air & Heat Option requires an additional fee

	\$200 DEDUCTIBLE	\$100 DEDUCTIBLE	\$200 DEDUCTIBLE
	Preferred Plan Premier Upgrade Package INCLUDED	Base Plan	Base Plan
Single Family	<input type="checkbox"/> \$528	<input type="checkbox"/> \$549	<input type="checkbox"/> \$449
Condo/Townhome	<input type="checkbox"/> \$498	<input type="checkbox"/> \$519	<input type="checkbox"/> \$419
Multi-Family (Duplex)		<input type="checkbox"/> \$699	<input type="checkbox"/> \$599
New Home Construction (Years 2-4)		<input type="checkbox"/> \$649	<input type="checkbox"/> \$549
Existing Homeowner	<input type="checkbox"/> \$528	<input type="checkbox"/> \$549	<input type="checkbox"/> \$449
<input checked="" type="checkbox"/> Seller Air & Heat Option	<input type="checkbox"/> \$50	<input type="checkbox"/> \$50	<input type="checkbox"/> \$50
<input checked="" type="checkbox"/> Premier Upgrade Package (Buyers Only)	Included	<input type="checkbox"/> \$129	<input type="checkbox"/> \$129

The Premier Upgrade Package is optional buyer-only coverage that provides additional coverage for items not typically included with a home warranty. It provides up to \$2,000 per year (two claims of up to \$1,000 each) when there are non-covered charges associated with a covered claim. For multi-family properties, this optional coverage is \$258 and will cover both units. For additional details, visit cinchhs.com/LNFwarranty.

Optional coverage for Buyers

Outside Gas Line <input type="checkbox"/> \$60	Pool w/Heat <input type="checkbox"/> \$225
Outside Water Line <input type="checkbox"/> \$60	Spa w/Heat <input type="checkbox"/> \$225
Septic Tank/Septic Tank Pumping <input type="checkbox"/> \$75	Pool/Spa Combo w/Heat <input type="checkbox"/> \$225
Standalone Freezer <input type="checkbox"/> \$50	Saltwater Pool w/Heat <input type="checkbox"/> \$275
Water Softener <input type="checkbox"/> \$75	Saltwater Spa w/Heat <input type="checkbox"/> \$275
Well Pump w/Booster Pump <input type="checkbox"/> \$150	Saltwater Pool/Spa Combo w/Heat <input type="checkbox"/> \$275
	Buyer Premium Appliances Option* <input type="checkbox"/> \$339

Additional systems/components for Buyers and Sellers

(These are in addition to those already covered in the base plan.)

Each additional Sump Pump <input type="checkbox"/> \$75
Each additional Water Heater <input type="checkbox"/> \$96
Each additional Refrigerator <input type="checkbox"/> \$30

3 Total and signature

TOTAL all fees

(Sales tax will be added where required by law and will be reflected on the confirmation invoice.)

\$ _____

Lock in first-year rate for future years

\$ _____ X _____ = \$ _____
TOTAL Number of years (Multi-year total)

Warranty funded by: ☐ Buyer ☐ Seller ☐ Other

This coverage includes only those systems, appliances and components that were in proper operating condition as of the contract effective date. Unknown pre-existing failures are covered, provided the failure could not have been detected by visual inspection or simple mechanical test.

The following systems, appliances and components should be excluded from coverage:

MAKE CHECKS PAYABLE TO: Cinch Home Services

Mail to: Payment Processing Center, P.O. Box 650815, Dallas, TX 75265-9903

- ☐ I accept the Cinch Home Warranty coverage that has been presented to me.
- ☐ I decline the Cinch Home Warranty coverage that has been presented to me. I agree to hold real estate broker and agent harmless in the event of a subsequent mechanical failure that otherwise would have been covered under the home warranty.

Buyer or Seller signature

Date

In addition to representing the home Seller and/or Buyer, the named real estate agent/company will also be completing certain warranty-related and administrative services. Your charge for this warranty may include an amount paid to the real estate agent/company for performing these services.

IF YOU NEED SERVICE, call (877) 710-5095 or visit cinchhs.com/LNFclaim. (Do not call a contractor yourself.)

All plans are subject to terms, conditions and limitations. To see a sample service agreement, visit cinchhs.com/LNFwarranty. Deductible due (per trade) at time of service request. Covered items must be in good working order as of service agreement effective date. Non-covered charges and dollar amount caps may apply.

All plans are issued by HomeSure Services, Inc., except in the following states where they are issued by the identified entity: in AL, AZ, FL, IL, IA, MA, NV, NH, NM, NY, NC, OK, SC, TX, UT, VT, WA, WI and WY by HomeSure of America, Inc.; in CA by HomeSure Protection of California, Inc.; in VA and OR by HomeSure of Virginia, Inc. Plans are administered by Cinch Home Services, Inc., OR CCB #202158, IN C.P.D. Reg. No. - T.S. R2707, and services are provided by independent contractors. Please see contract for actual terms and conditions; benefits may vary by state. Not available in all states; subject to sales tax where applicable. Cinch is a registered mark of Cinch Home Services, Inc.