

UNDERSTANDING YOUR HOME WARRANTY



IT IS NOT HOMEOWNER INSURANCE

Home Warranties are often confused for homeowner's insurance. While homeowner's insurance covers personal belongings and the overall structure of a home, home warranties cover major systems and appliances including plumbing, electrical, HVAC, refrigerators, stoves, garbage disposals and more. Warranties do not cover the repair or replacement of damaged floors, walls, or the general foundation of the house. At Acclaimed, we will cover a portion of wall repair if drywall needs to be removed to access repair point.



ABOUT HOME WARRANTIES

When purchasing a home warranty through Acclaimed, you have a partner in addressing unexpected appliance or major system failures. To learn the ins and outs of what that means, check out the helpful tips below!



READ THE CONTRACT

Not reading the contract details is a common mistake made by many. Make sure you read the inclusions and exclusions of each system so you know in advance if something is covered or not; this way you won't be disappointed if a claim is denied. We will do our best to assure that you are well taken care of, even if we are unable to cover the claim.



WHAT IS CONSIDERED PRE-EXISTING

Acclaimed Home Warranty covers unknown pre-existing conditions. If the pre-existing condition or defect would not have been detectable through a visual inspection or simple mechanical test, for example, a simple mechanical test would be turning on an item and making sure it is operating correctly without causing damage, irregular sounds, or other abnormalities.



KEEP APPLIANCES AND SYSTEMS UP TO CODE

Home warranty companies require that you keep your appliances and systems up to code, or the warranty on that system may become voided. Another important aspect of home warranty coverage is to know that you must properly maintain your systems. If you fail to do so, it may result in the denial of a claim if it breaks down. Acclaimed offers biannual HVAC tune-up's with a required service fee. This is also a great way to have your furnace and/or A/C units inspected and in some cases green stickered (great option for Seller's coverage).



UNDERSTAND SERVICE FEES

A service fee is always a requirement of any claim. Make sure you know what the cost of the service fee is for the company you are choosing. Here at Acclaimed, our service fee is \$65. A fee will be required for each separate contractor that is called to diagnose each claim.



USING HOME WARRANTY CONTRACTORS

It is important to understand that most home warranty companies require you to call in your claim and then they will send out their approved contractor. Claims will most likely not be paid if you do not call them first to diagnose and repair covered claims. If you have questions regarding our contractors, feel free to contact us directly. We are happy to share who we are contracted with.