



What is a home warranty?

A home warranty is a service contract that helps protect homeowners against the cost of unexpected covered repairs of their major systems and appliances that break down due to normal wear and tear.

I have homeowners insurance.

Why do I need a home warranty?

Your homeowner's insurance is hazard insurance, and only covers items damaged in fires, flooding, wind, and other natural disasters. A home warranty repairs household appliances and mechanical systems that fail due to normal wear and tear.

My mechanical systems and appliances are aged. Is this covered?

Yes, the age of a home or its systems and appliances does not matter. We cover items that are in good working condition at start of contract.

Can I enroll in a home warranty plan if I am not in a real estate transaction?

Yes, you may purchase a home warranty if you are not involved in a real estate transaction of any kind. If you are able to provide proof of prior coverage through another warranty carrier, showing no lapse of warranty coverage, CHW will be able to start your new coverage when your old policy expires.

What are some examples of a claim being denied?

Choice Home Warranty does not cover known pre-existing conditions, misuse, or abuse of the covered systems and appliances.

Do I need a home inspection before ordering a home warranty?

No, although it is a good idea to get your home inspected to make sure all items are in good working order. Consequently, the contract does not cover any known pre-existing conditions.

When does coverage begin and end?

For sellers, coverage begins immediately after enrollment and continues for up to 180 days or closing date or whichever comes first. For buyers, coverage begins immediately after closing and continues for 365 days.

If an item needs to be replaced, and the replacement unit is unavailable what happens?

If a covered item that needs to be replaced is not available, CHW will offer a cash payment for the amount of CHW's replacement cost, which at times may be less than retail.

What if I need service?

You submit a claim online by logging in to your account center. Or call our Claims Department at 1-888-275-2980 and we will take care of everything else. Our call center is available 24 hours a day, 7 days a week, 365 days a year.

Is there a service call fee?

Yes, you are required to pay a \$65 trade service call fee per claim, no matter what the actual cost of the repair or replacement for your covered item. This fee is payable directly to the technician that comes to your home.

Can I renew each year?

Yes, the plan may be renewable. In that event, you will be notified of the prevailing rate and terms of renewal.



“I received service the same day I placed a claim. The service man was prompt, friendly and solved our problem quickly.”

Rose B. Massey