

After Finding Your Home: *Home Warranty Insurance*

If the seller does not provide a home warranty policy, the buyer may purchase one at the time the contract is accepted. The Brad Korb Team can facilitate your purchase of a home warranty.

Why a warranty is so important to your peace of mind:

If you're buying a home, your expenses only begin at closing. Most people have lots of renovations to make, furniture to buy, and so on. So the last thing you want to do is spend additional money for repairs due to unexpected mechanical failures within your new home.

Benefits when you're a buyer:

Your home is one of the biggest investments of your life. Why take chances? You can be covered against the expenses of unexpected repair or replacement for a full year after closing, less the standard deductible. Think about it, no matter how closely you inspect a home before you buy, you just can't predict certain things. There could be breakdowns from normal wear and tear, and there's always the possibility of mechanical failure during the first year of ownership. Things like internal plumbing, electrical wiring, or vital parts of the air conditioning and heating systems can give out unexpectedly. Even working components like the washer, dryer, oven, refrigerator, and other items sometimes fail. Each warranty has some limitation, carefully read your policy. Pre-existing conditions may be a factor.

Toll-free, 24-hour claim service:

What could be easier when something goes wrong than making a single, toll-free phone call? Well, when your home is protected by a warranty that's how easy it is—24 hours a day, seven days a week. As soon as the company receives your call, the claim is entered into their state-of-the-art computer system. They'll notify a contractor in your area who will contact you for an appointment. When the contractor arrives at your home, he will verify the claim, prepare a repair or replacement estimate, and call their Claims Department. He is then authorized to complete the necessary repairs or replacement on covered items.

