



Working with Home Warranty

While we will work with you every step of the way as your assigned contractor, we have limited access to your policy. We work with home warranty companies, but we are separate from your home warranty company. It is your responsibility as the home owner to communicate with your home warranty company to open any claims, place a recall, dispute coverages or dispute non-covered claims. All questions about your policy should always be directed at your home warranty company.

REPAIR CREDITS AVAILABLE

Even if your home warranty company decides to repair instead of replace your plumbing issue, we can work with you to get you a credit towards a replacement or even up upgrade

FINANCING AVAILABLE

Not all repairs are covered 100% by your home warranty and can be unexpected and expensive. We offer a wide range of financing options to help you make the best decision for your family.

WE ARE WITH YOU EVERY STEP

Dealing with the home warranty company can be overwhelming. We have experience in working with them and will be with you every step to help explain the process.

What is a Home Warranty?

A home warranty is a contract between the homeowner and the home warranty company that acts as a safety net against expensive and unforeseen repairs.

A common misconception of having a home warranty policy is that everything is covered 100% of the time. However, that is not the case. There are many different policies and each has a different list of covered items and disclaimers. Unfortunately, as a contractor for the home warranty company, we never get to see your contract. If you have any questions regarding your policy or coverage please reach out to your home warranty company directly.

What is the Process Like?

Your home warranty company allows you to place a claim by calling in to them or online. A work order is then created and sent to one of several contractors.

If the work order is received during normal business hours, the assigned contractor will typically call and schedule service the same day. This does not mean that you will receive service the same day. The servicing contractor cannot schedule any work until a work order is received. It isn't unusual for there to

be a slight delay from the time you place your work order, to the time the assigned contractor receives the work order.

Home warranty companies encourage the contractor to schedule service within 48 hours after the service call is received, not including weekends. We do our best to accommodate this when possible, however during certain seasons there is a large volume of calls that come in. During these times, the home warranty company understands that there will be calls scheduled outside of their 48 hour time frame. When this happens, calls are scheduled on a first come, first serve basis. We do not offer emergency service or save spots for such calls.

On the other hand, if service is requested outside of normal business hours or on weekends, there will be an additional fee charged to the homeowner that is not covered by your home warranty. If you have additional questions or concerns, please contact your home warranty company.

Repairs vs Replacements

First and foremost, your home warranty company is a repair company and not a replacement company. There are only a handful of instances when a home warranty company will opt to replace instead of repairing a piece of equipment, such as the following:

- It is a non-repairable issue
- Parts are not available or manufactured
- The cost of repair exceeds the cost of replacement. In some rare cases the repair of an old appliance or piece of equipment, does not make economic sense due to component compatibility or efficiency.

Who is Responsible for Making Decisions?

Simmons Plumbing works with home warranty companies but **we do not work for the home warranty company**. Therefore all decisions are based off of your contract you have with them, that we never get to see.

We must request approval from the warranty company to verify whether or not a customer's repair will be approved or non-covered, to get approval to order parts or to have any equipment replaced since they make all decisions.

What Are Out of Pocket Expenses?

All home warranty policies have limits or exclusions, that means that for some repairs or replacements there will be additional fees that you as the homeowner are responsible for. These additional fees may be related to:

- accessibility
- contract limits
- construction or modifications
- permits
- code upgrades
- disposal of equipment
- shipping fees and/or equipment upgrades

- piping system modifications
- missing parts
- electrical upgrades
- labor difficulties.

What Happens When Your Claim Is Partially Covered?

In the event that your claim is approved and there are out of pockets to you as the homeowner, we will do our best to work with you and help get your system back up and running. Unfortunately home warranty work is already done at a discounted rate and as a result we are unable to give any additional discounts. We do understand however that unexpected fees do come up, that's why we work with financing companies to help take some of that burden off you as the homeowner.

What Is An Upgrade?

An upgrade is when you pay the difference between what the warranty company is covering and the cost of the upgrade of your choice. If your appliance or equipment has been approved for replacement, now is the best time to upgrade because you can apply a credit towards a new system. Your warranty company will only replace equipment or parts with similar features or finishes. In most cases this means a standard builder grade option. Consequently they do not match the same brand when replacement is necessary. As a result we are happy to offer a wide range of upgrade options for homeowners to make sure you are getting the best fit for home.

What to do if Your Claim was not Covered?

No one wants a claim to not be approved by your home warranty company. You as the homeowner do not get the repair you expected and are unhappy, we as the contractor do not get to do the repair job and your warranty company may lose a customer.

The majority of the time, a non-covered claim occurs when there is a detectable pre-existing condition.

Possible reasons may include:

- manufacturer's recall
- lack of maintenance
- improper repair
- power surges, tampering, abuse or neglect
- missing parts
- not due to normal wear and tear
- hail damage, rust, rot, corrosion or tree roots
- vandalism
- acts of God
- damage from insects, rodents or animals

For a full list of non covered items, please refer to the home warranty company.

While some failures are not covered by your home warranty company, they may be covered by your homeowners insurance. We would be happy to help with homeowners insurance estimates if this

becomes the case. Or if you do not wish to use any insurance and just proceed with us as a regular customer we will help you through that process as well.

Non-Covered Items

Below is a list of common items that may not be covered by your home warranty policy:

- Permits
- Code required modifications
- Thermal expansion
- Missing parts and pieces
- Improper installation or repair
- Failures caused by secondary damage
- Items that are under manufacturer warranty
- Detectable pre-existing conditions
- Misuse, abuse, or mistreatment, including but not limited to, removal of parts and damage by people, pests, or pets
- Accidents, fire, freezing, water damage, electrical failure or surge, or excessive or inadequate water pressure
- Lightning, mud, earthquake, soil movement, storms, or acts of God
- A manufacturer's improper design, improper materials or formulations, a defective manufacturing process, or other manufacturing defects.
- Routine Maintenance (Cleaning)
- Capacity such as drain, discharge, and water lines being too small
- Capacity of water heaters. (70% of rated gallon size)
- Modification to make new water heaters fit such as drain lines, electrical, gas piping, water line and lead free shut-offs
- Drain line stoppages from tree roots and foreign debris
- Failures outside of the foundation of the home or failures caused by issues outside the foundation of the home
- All policies have limitations on access through concrete. When permits and code modifications are covered, they typically have a \$250.00 max coverage.