



COMPREHENSIVE COVERAGE

IN YOUR POCKET



Comprehensive Coverage Explained:

*A Pocket Guide to Understanding the Difference
Between Homeowners Insurance, Home Warranty
Service Agreements and Structural Warranties*

UNDERSTANDING

the Different Types of Coverage

Each of these options provide unique coverage for a home, and can be used in conjunction with one another to obtain comprehensive coverage.



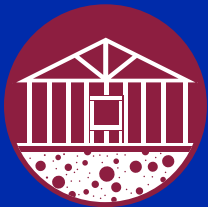
Homeowners Insurance

TERM LENGTH	1 Year
PAYMENT TERM	Annual Premium
RENEWABLE	Yes*
SERVICE FEE OR DEDUCTIBLE	\$500 or more**



Systems and Appliances Home Warranty Service Agreements

TERM LENGTH	1-5 Years
PAYMENT TERM	Annual Payment
RENEWABLE	Yes*
SERVICE FEE OR DEDUCTIBLE	\$100 or more**



Structural Warranties

TERM LENGTH	10 Years
PAYMENT TERM	One Time Payment
RENEWABLE	No
SERVICE FEE OR DEDUCTIBLE	\$250 or less**

Structural Warranties can only be purchased by home builders who become/are members of the 2-10 HBW program.

* Both homeowners insurance and Home Warranty Service Agreements are generally renewed at the company's discretion.

** Service fees and deductibles vary by company.



HOMEOWNERS INSURANCE

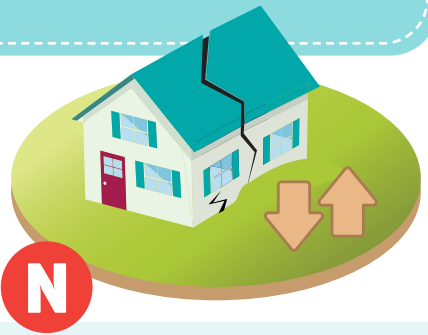
Homeowners insurance provides financial compensation for losses that occur as the result of covered events, such as storms, theft, fire and other disasters.



Y

COVERED EVENTS

- Damage as the result of natural and other disasters, such as lightning, wind, hail, fire, vandalism and theft
- Resultant bodily injury and property damage



N

UNCOVERED EVENTS

- Failures due to normal wear and tear to systems and appliances
- Structural failures that result due to naturally-occurring soil movement or settlement

COVERED ITEMS

Basic homeowners insurance policies typically cover everything inside and outside the home that may be lost or damaged as the result of a covered event. This may include not only the components of the home, but personal belongings as well. Compensation for a loss is generally made in the form of a check based upon the insured value of lost items and cost to repair damages.

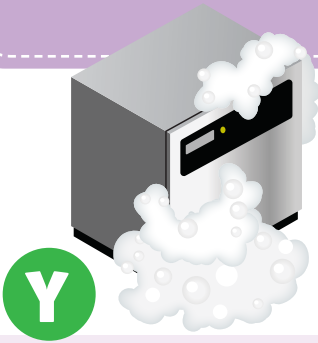


DID YOU KNOW? Homeowners insurance is generally required by lenders as a condition of the mortgage.



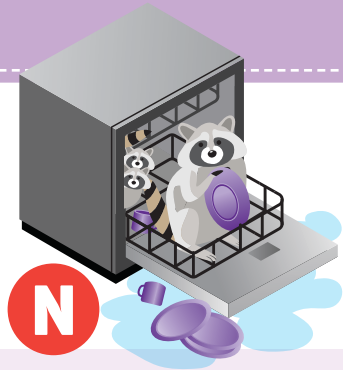
HOME WARRANTY SERVICE AGREEMENTS

A Home Warranty Service Agreement from 2-10 Home Buyers Warranty (2-10 HBW) provides coverage for the repair and/or replacement of eligible systems and appliances when failures occur as the result of normal wear and tear, subject to agreement limitations.



COVERED EVENTS

- Failures to a home's eligible systems and appliances as a result of regular and proper use of covered systems and appliances



UNCOVERED EVENTS

- Damage or failures as the result of improper use or treatment of eligible systems and appliances

COVERED ITEMS

Home Warranty Service Agreement coverage varies from provider to provider, but most cover the major systems and appliances within a home:

- Electrical systems
- Plumbing
- Heating and air conditioning systems
- Major appliances including refrigerator, dishwasher, clothes washer and dryer, range, oven, garbage disposal and more



DID YOU KNOW? 7 out of 10 homes will experience a system or appliance failure in any given year.



STRUCTURAL WARRANTIES

An insurance-backed Structural Warranty from 2-10 HBW protects homeowners from the qualified catastrophic failure of load-bearing elements of a new home, subject to the warranty limit.



COVERED EVENTS

- Actual physical damage to a designated load-bearing element caused by a failure, resulting in the home being unsafe, unsanitary or otherwise unlivable

COVERED ITEMS

Structural Warranties cover designated load-bearing elements, including but not limited to:

- Roof framing
- Load-bearing walls
- Beams



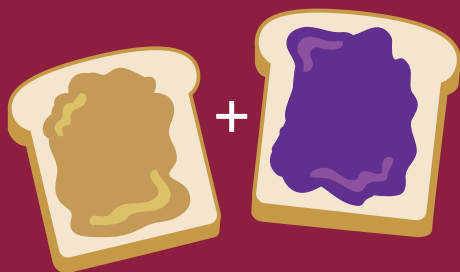
UNCOVERED EVENTS

- Damage or failures of structural components due to natural or other disasters

- Columns
- Foundation
- Floor framing



DID YOU KNOW? The average structural claim costs in excess of \$42,500.



2-10 Home Buyers Warranty goes hand in hand with homeownership.

2-10 HBW is the **ONLY company** to offer both Home Warranty Service Agreements and Structural Warranties.

Whether you are building, buying, selling or protecting an existing home, HAPPY HOMES start here! 2-10 HBW has been in business for over 40 years and has covered more than 6 million homes with our Home Warranty Service Agreements and Structural Warranties.



LONG LIVE HAPPY HOMES®

**For more information on warranty
products visit 2-10.com**

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