



## Learn What to Ask When Choosing a Home Warranty

### Description

Before purchasing your first Home Warranty Plan, there are a few things you should be aware of. When weighing alternatives, here are ten questions to ask yourself and the provider. Choosing a home warranty that covers your major appliances and system components (refrigerator, dishwasher, garage door entry system, HVAC unit, and so on) can be difficult.



You must weigh the options, premiums, deductibles, and terms and conditions of each warranty. At the end of the day, you genuinely want assurance that, in times of need, you and your family will be secure, comfortable, and inconvenienced as little as possible.

What should a home warranty include?

There is no simple solution, nor is there a one-size-fits-all home warranty option. One of the best things you can do for yourself, like with all of your other investments, is to enter talks as prepared as possible.

As a result, we've compiled a list of questions before signing a home warranty agreement to help you better understand your needs, expectations, reservations, and attitudes toward what makes a house a home.

### **1. How much wear and tear have your appliances previously experienced?**

Appliances exist for one reason: to make our lives easier, which includes doing the grunt work (literally, in the case of a dishwasher or washing machine).

Some use them more frequently, and age can accumulate over time. Still, following the manufacturer's directions, a home warranty can help keep your devices going without worrying about unexpected repair or replacement costs.

If the critical components of your appliance or system failure due to everyday use, a home warranty can assist cover the costs of getting it back in working order.

### **2. Do you intend to upgrade or replace your appliances, even if they are still functional?**

Manufacturers' warranties are special protection for new appliances and systems, but they expire and are unit specific. A house warranty can act as a blanket of security for your home, covering several appliances and systems.

Furthermore, some carriers, such as American Home Shield, offer programs like the Appliance Discount Program, which can save money to purchase brand new, name-brand appliances.

### **3. Are you aware of any pre-existing conditions or appliance concerns that have gone unnoticed?**

Home warranty providers want to assist you in keeping your home in good operating order, but there may be some limitations when addressing pre-existing concerns. Check with your prospective service provider.

### **4. Are there any essential components on your appliances (for example, the ice maker in your refrigerator or the ducting in your HVAC system) that a warranty may not cover?**

Today's appliances are incredibly sophisticated machines with constantly developing sections and parts. However, they still rely on crucial core pieces to carry out their functions. These components must be protected and are frequently the most expensive to fix. Your house warranty should cover these essential components.

### **5. How can a specific warranty add to or augment your current homeowners insurance policy?**

Home insurance protects your home against what MIGHT happen (fire, flood, natural disaster, etc.). But what about protection against things that WILL happen? For example, your air conditioner condenser may have finally failed, or your clothes dryer may have refused to dry your clothing. A home warranty plan that works in tandem with your home insurance can considerably assist you in keeping your house comfortable and pleasant.

### **6. Will a home warranty policy assist you in paying for routine preventative maintenance on your major appliances?**

A house warranty may not cover essential preventative maintenance but may punish you for failing.

That is not something that American Home Shield will do. We understand how busy you are and how quickly time passes. We can assist you when significant system and appliance components fail due to everyday use.

**7. Will a specialized home warranty policy assist you in covering substantial aesthetic damage to your major appliances?**

Home warranties are intended to cover parts and components that wear out due to normal wear and tear. You should be covered if routine use produces aesthetic damage. However, if an overly enthusiastic family member, for example, damages your dishwasher door, you will not be protected.

**8. Are any repairs, services, or appliances (for example, your microwave oven) too minor to be covered by a warranty?**

It all depends on your provider and the terms of your contract. For example, an AHS Home Warranty Plan will cover every component of your refrigerator. Other firms may refuse to cover a dozen or more parts.

**9. What is the warranty's maximum coverage for repairs and replacement?**

This is on your prospective provider, but AHS has some of the most competitive coverage levels. In some circumstances, AHS gives twice as much or even five times as much replacement coverage.

**10. When will you be able to file a claim with your prospective warranty provider?**

You can have appliances that need to be repaired right now. Most businesses will have you wait 30-60 days before you can submit a service request. A 30-day waiting period applies to AHS. So, which house warranty company has the most exemplary reputation, the most knowledge, and the best customer service? That warranty will be the most useful to you when it comes time to maximize the equity in your property.

**Category**

1. Home Services

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