

HOW TO OFFER THE HMS[®] HOME WARRANTY TO FIRST-TIME OR REPEAT HOME BUYERS

1 Understand what Home Buyers need to know about the HMS Home Warranty:

“What is the HMS Home Warranty?” The HMS Home Warranty provides coverage against mechanical failures, due to wear and tear, of major systems and appliances in their home, coverage not provided by most homeowner’s insurance.

How will the HMS Home Warranty help a Home Buyer?

- Protection: Reduces large, unexpected out-of-pocket repair expenses.
- Savings: Helps with repair expenses due to a standard deductible per service call, per trade, on covered components. Also HMS customers can take advantage of the HMS Appliance Buyline[®] program that offers up to 30% savings on brand name appliances for remodeling or upgrades.
- Convenience: HMS Customer Care representatives are available 24/7/365.
- Peace of Mind: Have confidence in knowing that a licensed, pre-screened repair professional will be assigned to their claim.

2 How will offering the HMS Home Warranty benefit me, the Realtor?

- You’re recommending a valuable service that will provide home buyers with protection, savings, convenience and peace of mind.
- When a covered failure occurs, your client will contact HMS, not you. HMS is a financially stable warranty company with over 30 years of experience in working with Real Estate Professionals and Homeowners.
- Offering the HMS Home Warranty to every buyer every time ensures compliance with Fair Housing.
- Your goal is to gain repeat and additional business. The best way to do that is to ensure that your client is satisfied during and after the transaction.

3 When should I offer the HMS Home Warranty to my client?

- Discuss the warranty at your first buyer meeting: explain that any house you show them can be covered by an HMS Home Warranty, and they can have that protection for as long as they own their home.
- Revisit the warranty at contract execution; ask the Sellers to provide an HMS Home Warranty for your Buyer. Write the warranty into the contract.
- At settlement, the buyer can buy a warranty for their property. Make sure that the fee is put on the HUD1 to ensure it is funded. Make sure your Buyer receives a warranty brochure, which outlines the coverage.

4 Start Today: Offer the HMS Home Warranty to every Home Buyer every time. Log on to hmsmarketopia.com to access free marketing tools and to enroll warranties online.

