



## 10 YEAR NEW HOME WARRANTIES





Ten year warranties are effective in dealing with various issues including customer service, marketing, government-financed loans and mandated new home legislation.

RWC's "full coverage" program is FHA/VA approved meaning less paperwork to fill out, no pre-approvals and potentially more qualified buyers.

All RWC warranty programs include an effective dispute resolution process to resolve customer service issues and FREE high-quality full-color marketing materials.

### **What's the Value to You in a 10 Year Warranty Program from RWC?**

- Clearly written set of warranty standards to spell out coverage.
- Dynamic full color warranty book – an excellent marketing tool.
- Builder liability is limited to 2 years.
- FREE marketing materials.
- Unsurpassed service and excellent handling of warranty issues.
- FREE mediation to resolve customer service issues.
- If needed, formal binding arbitration is available.
- Exclusive Incentive Program with cash rebates.
- Multiple-state Builders pay only one membership fee.
- RWC has 35 years' experience handling warranties on over 3 million homes.
- Warranty insurer rated "A- (Excellent)" by A.M. Best continuously since 2001 - stability you can count on.



# 10 YEAR NEW HOME WARRANTIES

FEATURES AVAILABLE	FULL COVERAGE	DAY ONE FULL COVERAGE	STRUCTURAL ONLY
Coverage on Workmanship & Materials	1 Year	1 Year	N/A
Coverage on Selected Portions of Mechanical Systems	2 Years	2 Years	N/A
Coverage on Major Structural Components	10 Years	10 Years	10 Years
Structural Standards Format	Options Available: Either Major Structural Defects or Designated Structural Elements	Options Available: Either Major Structural Defects or Designated Structural Elements	Options Available: Either Major Structural Defects or Designated Structural Elements
Rate Calculation	Rate Per \$1000 of Final Sales Price	Rate Per \$1000 of Final Sales Price	Rate Per \$1000 of Final Sales Price
Member Liability Limits	2 Years	1 Year on Workmanship & Materials and 2 Years on portions of Mechanical Systems. Structural coverage provided by the Insurer.	2 Years
Written Warranty Document	✓	✓	✓
Online Enrollment Available	✓	✓	✓
Program Availability	All States Except AK, CO & HI	All States Except AK, CO, HI & TX	All States Except AK, CO, HI & TX
FREE Marketing Materials Available	✓	✓	✓
FREE Mediation to Effectively Resolve Disputes	✓	✓	✓
Binding Arbitration Available, if Needed	✓	✓	✓
Insurer Rated "A- (Excellent)" by A.M. Best	✓	✓	✓
Coverage Transferable During Warranty Term	✓	✓	✓
FHA/VA Approved	✓	✓	N/A



## **MAJOR STRUCTURAL DEFECT (MSD) PLANS**

*Structural coverage is determined by industry recognized definitions for structural failures.*

### **10 Year MSD Full Coverage Warranty**

- The “traditional” warranty offered by RWC since 1981.
- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Major Structural Components.
- Approved by FHA & VA.
- Option available for Day 1 Structural Coverage for 10 Years provided by RWC's Insurer.

### **10 Year MSD Structural Only Warranty**

- 10 Years of Coverage on Major Structural Components.



## **DESIGNATED STRUCTURAL ELEMENT (DSE) PLANS**

*An innovative approach to coverage which uses specific measurements and tolerance limits to determine the ten year structural coverage.*

### **10 Year DSE Full Coverage Warranty**

- 1 Year of Coverage on Workmanship & Materials.
- 2 Years of Coverage on Selected Portions of Mechanical Systems.
- 10 Years of Coverage on Designated Structural Elements.
- Approved by FHA & VA.
- Option available for Day 1 Structural Coverage for 10 Years provided by RWC's Insurer.

### **10 Year DSE Structural Only Warranty**

- 10 Years of Coverage on Designated Structural Elements.





FAMILY

## RWC'S RISK MANAGEMENT FAMILY



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*35 Years – More Than 3 Million Warranties  
Experience & Stability You Can Count On!*