

# RESIDENTIAL

For Members of Residential Warranty Company, LLC

Fall 2019

# Recap

## THANK YOU for that complaint!

**Do customer complaints get you down? Do you ever find yourself thinking, “What do these people want out of me?” or “I built them a great home, why can’t they just leave me alone?”**



Those thoughts are normal, especially during a busy time, or if a customer is particularly picky or persistent. It is tempting to ignore such complaints or to tell the complaining homebuyer off, but these courses of action can ruin your reputation and make your company weaker, not stronger. A better approach is to look at each complaint as an opportunity to become a better builder, and here is how to do that.

First, recognize that customer complaints have been around forever. The British Museum in London displays a clay tablet from the ancient City of Ur in Mesopotamia that dates to around 1750 B.C. On that tablet a fellow named Nanni chastised a merchant named Ea-nasir for having sold him copper ingots of inferior quality. Nanni wrote, “What do you take me for, that you treat somebody like me with such contempt?” Sound familiar?

Second, realize that you are not the only business whose customers are unhappy at times. All businesses get customer complaints. Thousands of seminars are

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## 2019 Membership Drive “Nets” Over 235 New Members

*By Suzanne Palkovic, VP of Sales*

The annual Membership Drive for RWC, HOME and MHWC took place in May, June and July this year with our “salty group of fishermen” – aka Account Executives – “casting out their lines” to “reel in” as many “big fish” – aka new members – as possible. We tried to keep these things as light and entertaining as possible so each week our “live action reporters” (Ann Chovy, Halle Buht, Wally Russ, and more) brought us the scores and inside scoop from various scenes around the pond.

To keep things interesting, we also run a little contest among the Account Executives and this year was no different. We keep track of new sales, projected homes, volume builders, Key Estates leads and

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## Thank You for that Complaint

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offered by hundreds of experts each year through various organizations to help companies get on top of their customer complaints. The Federal and state governments operate consumer protection offices, and companies like the Better Business Bureau and Angie's List are repositories for customers to memorialize their experiences and share them with the public. Trucking companies display a number on their trucks for people to call to complain about their drivers, and one of the iconic images from newspaper and magazine cartoon strips from the twentieth century features someone (or some pig for you "Seinfeld" fans) standing in front of a complaint window delivering a funny line.

Receiving a complaint from your customer does not mean that you have failed. It just means that you're in business. Consider using each complaint you receive to make you a better builder in the following ways.

Don't procrastinate. Call or email your complaining customer, or better yet, go and see him as soon as possible so that you can quickly get on top of his complaint. Putting off contact will only cause his dissatisfaction to fester and will clutter up your schedule down the road when you ought to be meeting with a new buyer or building new homes.

Listen to your customers' complaints. Many complaining customers are only looking for a fair hearing of their grievances. Some have never built a new house and do not know what they should reasonably expect from it. Others might

just need an explanation of why some component looks the way it does or is performing the way it is. You might be surprised at the number of complaints that go away or lose their intensity following a visit from a concerned builder who listens to his customers' concerns and calms their nerves. And customers who believe that you have listened to them and have taken them seriously will be more apt to speak positively about you to their friends, thus improving your reputation in the industry and among potential buyers.

employees or subcontractors? If the answer to any of these questions is yes, correct the problem in your building or selling practices, thank your homebuyer for bringing it to your attention, and start building better homes.

Fix the problem. If your customer has a legitimate beef, recognize that and fix the problem. Delays, excuses and half-hearted fixes will only further aggravate your customer. Step up to the plate and deliver for your customer, and you will have resolved a complaint, enhanced your reputation, and completed the delivery of a product you can be proud of.

Determining whether a homeowner has a legitimate beef is not always easy if the home is not covered by an RWC express written warranty. RWC builders and homeowners should refer to the warranty whenever there is doubt about whether an alleged defect ought to be fixed. Our warranty clearly defines defective construction in a way that helps builders resolve many of their homeowner complaints. For those complaints that cannot be resolved, RWC's experienced and expert Warranty Resolution

staff stands ready to mediate even the toughest disagreements and to usher those that cannot be resolved through our time-tested arbitration process.

So remember, use those customer complaints to your advantage and rely on RWC when, despite your best efforts, you cannot resolve your customer's complaint to his satisfaction.

Have a great fall and winter!



Learn from your customers' complaints. While some complaints are unfounded, sometimes your customer will make a good point. If the home does not meet a customer's expectations, you should try to figure out why. Are you doing something while selling the house that has created an unrealistic expectation in your buyer? Are some of the materials used in the house defective or of poor quality? Is there sloppy workmanship that can be laid at the feet of your em-

## 2019 Membership Drive “Nets” Over 235 New Members

*Continued from front cover*

GL insurance leads; and throw “challenges” at them each week. The challenge may be as simple as counting the number of cold calls completed in a week or as complicated as completing a task in each of 3 categories to earn a point. Weekly winners grab some cash and “points” toward the grand prize at the end. All in all, it’s a lot of work but we meet some great new builder members and have a little fun along the way.

Last year, we had the tightest finish imaginable. Our first and second place winners, Rich McPhee and Staci Cool respectively, were separated by a razor thin margin of 3 little points! Closest finish ever. This year, Staci was having none of *that* stress and anxiety. She went out and started hauling every fish, turtle and frog she could find into her trawler. By week 2 she had the lead and never looked back.

By the end of the contest, Staci had amassed an amazing 493.5 points. So, our 2019 Champion – with a full year of bragging rights – is Staci, our Account Executive for Iowa, Indiana, Illinois, Michigan, Ohio and Wisconsin. Upon finishing the contest, Staci could be overheard begging for a nap and fresh oxygen. Staci joined

RWC in 2017 so her first two years with us culminated in earning one of the top 2 spots both years!

The battle for 2nd place became the match to watch. Newcomer JT Laramore, one of HOME of Texas’ fishermen – er Account Executives – narrowly edged past Rich McPhee in the waning moments of the contest to claim 2nd place. JT has been with HOME of Texas since February so his hard work as a rookie definitely paid off. Covering the western half of Texas, we can now expect even bigger and better things from him!

Congratulations to both Staci and JT, as well as all the Account Executives, for a healthy and often humorous competition.

As the final counts were tallied, 237 new members joined the ranks of RWC, HOME & MHWC. Each of these new members met the same set of stringent criteria that has been our hallmark for nearly 40 years. Know that your warranty company continues to grow and remains the strongest warranty company in the country; we are here to help you with all your warranty needs now and for many years to come!



## UPCOMING EVENTS

WE ENCOURAGE YOU TO STOP BY OUR BOOTH. LET’S CHAT AND FIND OUT WHAT OTHER BENEFITS WE CAN ADD TO YOUR TOOLBOX!

### TRIPLE PLAY

Atlantic City, NJ • Booth 229  
December 9-12, 2019

### LOUISVILLE MANUFACTURED HOUSING SHOW

Louisville, KY • Booth 215  
January 15-17, 2020

### INTERNATIONAL BUILDERS SHOW

Las Vegas, NV • Booth SU1231  
January 21-23, 2020

### TUNICA MANUFACTURED HOUSING SHOW

Tunica, MS • Booth 3  
March 24-26, 2020

### BUILDER MART

Timonium, MD  
March 25, 2020

### ATLANTIC BUILDERS CONVENTION

Atlantic City, NJ • Booth 301  
April 1-2, 2020

### NATIONAL CONGRESS & EXPO

Las Vegas, NV  
April 6-8, 2020

### REALTOR TRADE EXPO

Washington DC  
May 13-14, 2020

### PCBC

San Francisco, CA • Booth 251  
June 10-11, 2020

### SUNBELT BUILDERS SHOW

Grapevine, TX  
July 15-16, 2020

CHECK OUR WEBSITE FOR MORE  
SHOWS THROUGHOUT THE YEAR!

## Have you heard about our incentive program yet?

**Hint: Members will receive cash distributions based on good warranty claims experience!**

To date, \$23 million in distributions have been paid out to Incentive Members!

Speak to your Account Executive for more info, eligibility & availability in your area or call 800-247-1812 x2149

## Extended Warranty Coverage: A Cost Effective Solution to Unexpected Repairs

### REAL ESTATE PROFESSIONALS

Buying a new home can be stressful. Some buyers even max out their budget purchasing the home itself leaving little or no wiggle room for "uh-oh's" that may unexpectedly pop up. Things like a broken AC unit on the hottest day of the year (of course) or a dishwasher that refuses to clean last night's lasagna off the plates.



Enter Key Estates Certified Warranty. Offered through Real Estate Professionals, Key Estates stands proud knowing it covers more major appliances as "standard" than most other companies.

If a seller provides a warranty for appliances and systems, their home will be much more attractive to potential buyers. That peace-of-mind calms nerves and eliminates doubt in buyers' minds. Homeowners are protected against financial burdens for one or two year terms on covered items. Without an extended warranty, repair bills can certainly destroy a savings account.

It's time for homeowners to stop wringing those dishpan hands, because with Key Estates, there are no claims forms to fill out. And, what if we told you that homeowners get to choose their own repairman? That's right. The homeowner is in total control. No need to choose a random repairman from a predetermined

list. And no crossing fingers and hope that the "repair guy" the other company sends over will be knowledgeable, experienced or even reliable enough to show up on time as scheduled. This approach allows for greater confidence and trust in who will show up at their door.

How else is Key Estates different from other home warranty companies? Well, we also offer true major structural defect coverage. Say what? Yes, coverage on foundations and load bearing parts of your home! Sometimes mysteries remain concealed behind those walls, especially in older homes, and this is a chance to provide some added protection.

Key Estates is economically priced, flexible to meet any client's needs, AND insured. Do you know if "the other guys" offer insured plans or do they "go it alone"? Our warranty is backed by Western Pacific Mutual Insurance Company, RRG (or WPMIC) which has been rated "A- (Excellent)" by AM Best continuously since 2001. WPMIC does not cover any other catastrophic risks, which can affect the insurer's strength. In fact, WPMIC currently has over \$110 million in surplus equity. That's some serious hulk-sized financial strength backing Key Estates!

Don't get me wrong, a home warranty provides abundant advantages for the homeowner, but there are just as many benefits for a Real Estate Professional as well. Warranties add value to the homes and allow them to stand out in the market, which may result in decreased listing time and increased sales. Real Estate Professionals who are members of Key Estates may also earn an adminis-

trative fee for every warranty sold. And of course, after the home is sold, exposure to customer service issues are dramatically reduced because the Key Estates' administrator takes over complaint handling for the covered items, saving you post-sales headaches.

If anyone in your Real Estate network is interested, they can contact Key Estates for more information.



**KEY ESTATES**  
CERTIFIED WARRANTY

[www.KeyEstatesWarranty.com](http://www.KeyEstatesWarranty.com)

866-394-5135

[sales@KeyEstatesWarranty.com](mailto:sales@KeyEstatesWarranty.com)

### BUILDERS

Hey, builders, we didn't forget about you! Platinum Advantage\* is an innovative program for newly built homes, which allows homebuyers the option of procuring warranty coverage on their new appliances and systems. It extends home warranty protection beyond the original manufacturer's standard warranty.

Setting this home protection plan apart from others is the level of flexibility built into the coverage. The buyer chooses the length of warranty term, the level of service fee, and which repair provider to use when a covered appliance or system breaks down. Additionally, there are optional coverages, such as a pool or spa, to further customize the plan.

By now, your sales team has mastered the unique elements associated with new construction sales such as site design,

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reading blueprints, architecture, and the nuances of materials and finishes. Why not ante up and add an extended warranty to the sales team arsenal? Combine Platinum Advantage with the RWC structural warranty and create the most comprehensive warranty package for your buyers. This is the perfect solution not only for the most complete protection possible, but it also solves those nagging customer service issues. The beauty of this program is that when the refrigerator breaks down or the dryer takes its last spin, your buyers call OUR toll free number to start the service process after the first year and not you!

New construction is an exciting process, a learning experience and an awesome opportunity for buyers. Education, customer service, and support extending long after the sale keeps homeowners happy and content. Interested in learning more? Contact us today!

## PLATINUM ADVANTAGE

For New Site Built Homes

[www.rwcwarranty.com](http://www.rwcwarranty.com)

866-394-5135

[sales@rwcwarranty.com](mailto:sales@rwcwarranty.com)

*\*Call for availability in your state.*

## Where Can I Find...?

Want to check the enrollment status of a certain home or order brochures? The RWC website is chock full of resources for you. We listed some of the more frequently used sections below for easy reference. Start by visiting [www.rwcwarranty.com](http://www.rwcwarranty.com).

### I WONDER IF THERE'S A WARRANTY FOR THAT?

RWC has more warranty options than you may realize. Hover over **"Builders"** to see, at a glance, all the products and features available. To go to the list of warranty options available, select *"Warranty Products"*.

### GET A GL INSURANCE QUOTE

The RWC Insurance Advantage can meet many of your business insurance needs. Get a quote by clicking on the **"RWC Insurance Advantage"** tab or go directly to [www.RWCInsuranceAdvantage.com](http://www.RWCInsuranceAdvantage.com).

### ENROLL A HOME

In the top right corner of any page on our site, see the link to **"Warranty Express"**. Sign in to Warranty Express with your registration # and password. Select *"Warranty Express"* to begin the enrollment process.

### CHECK THE ENROLLMENT STATUS OF HOMES

Once logged into **"Warranty Express"**, you will see options for things like *"Order History"* and *"Report"*. From here you can order an enrollment report or check the status of a specific home.

### ORDER FREE MARKETING MATERIALS

From the main menu once you are logged into **"Warranty Express"** go to *"Order Supplies"* to request sample warranty books and marketing pieces.

### WHAT IF I HAVE QUESTIONS?

RWC provides a list of *"FAQs"* for Builders. See the link in the **"Builders"** supermenu. If you need additional information, all our contact information and helpful contact forms can be found in **"About Us"**.

### FIND YOUR ACCOUNT EXECUTIVE

From any page, hover over either **"Builders"** or **"About Us"** in the bar at the top and click *"Find Your Account Executive"*. Simply select your state.

### ANSWER CLIENTS' QUESTIONS ON THE WARRANTY

Hover over **"Homeowners"** in the bar at the top of any page and find links to *"FAQs"* for homeowners, seasonal maintenance checklists and many reasons why an RWC warranty is valuable to your buyers.

### LOOKING FOR A FORM YOU NEED TO COMPLETE YOUR APPLICATION OR MEMBERSHIP RENEWAL?

Check out our "Forms Library" from the **"Builders"** Supermenu.

## Let's Buy A House

By Staci Cool, RWC Account Executive

Over the years that I have been a renter, I have occasionally considered buying a property. For various reasons each year, until recently, it would make sense to continue renting. At the beginning of this past year, while evaluating my next ten-year plan, I determined it might be time to consider something less transient. Personally, things lined up differently and it made better sense. Given my personal history, I felt confident that I could get through the buying process easily and I was not terribly worried. Even though I did not have firsthand experience as a buyer, I was armed with extensive technical experience, so how hard could it really be? I naively anticipated that this was not going to be a big deal.

*I was wrong. Way wrong.*



Full disclosure, prior to coming to Residential Warranty Company, I had a very active career in real estate. I have a little experience in almost every other facet of the industry. My resume includes everything from working for title companies, to mortgage lending, to property management, to working with real estate investment groups. I still hold an active real estate license and help family or friends with buying and selling. Through my employment history, I have had a taste of each side of the transaction and I am familiar with some of the crazy things that can happen. I was emotionally prepared for the typical ups and downs.

In the Midwest where I live, our selling season fluctuates from very light to heavy activity and comes in waves. Having four seasons dictates how and when it is best to move/buy. Historically, Spring and Summer buyers can be quite ravenous even in a lukewarm selling cycle. Being quick and making immediate decisions is vital if you want to

solidify anything. The area where I needed our home to be suffers from a lack of inventory and we have higher than typical demand. Pair this with seasonality and this buying season was a complete madhouse.

It is a sellers' market. We all know this, and I have even discussed this in prior articles. Finding the right house for my family felt like going into battle armed with a toothbrush. Not only was my price range smack dab in the middle of the highest level of competition, low inventory paired with aggressive buyers worked directly against my goal. I was prepared to handle this part and did not allow petty issues to be discouraging. What I was not prepared for was the way I was treated by fellow industry professionals.

Given the difficulties faced, it was in my best interest to look at all possible options for a home. I did not limit myself to new or existing construction only, I considered condominiums and townhomes

as well. In an effort to stick to the familiar, I not only viewed the model homes of RWC builder members, I looked at non-member builders as well. Part of my thinking was a combination of truly looking and a desire to compare. Plus, I felt it would not hurt to strum up some business where I could.

Salespeople in both settings surprised me with the way they reacted toward me once they knew I was a realtor representing myself. The attitude toward me would take a noticeable shift, they would be more open, friendly, and helpful, or they would do the exact opposite.

In one instance, I called ahead and scheduled an appointment for a tour with a builder. Upon arriving I was waved at with a hand motion to sit down then not officially greeted for nearly ten minutes. During this time, the person who waved me off was pacing back and forth furiously in the office a few feet away, audibly arguing on the phone. It turned out that this was the owner of the building

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company and who I had scheduled to meet. After we viewed the property, I informed him I was a realtor for myself and I wanted to know about the warranty he offered. I did not disclose that I was from RWC, but my educated questions were clearly troublesome. He noted it was closing time and shuffled me out the door quicker than he had initially ignored me.

In another situation, I attended an open house for a new construction development where I was greeted by six different salespeople. They each told me something completely different, none of them understood or knew anything about the warranty, and every one of them pushed me off with the rest of the crowd as soon as they learned I was my own realtor. I assumed it was that they felt I knew enough. It certainly did not give me a warm and fuzzy welcoming feeling.

In viewing existing homes, one of two things consistently occurred. Homes were significantly over-priced, or they were priced right, and five to six offers would come in within the first few hours. In many cases, my offers would go without any response. Agents did not acknowledge me at all or would confirm receipt but never advise of an acceptance and leave it in limbo. One of the homes I picked out had some concerning issues that I took into consideration before presenting my conditions. The offer was not far off the asking price and would net the buyer a very good return. The agent was pensive

and turned me down because this was the first offer they had received. Unfortunately, the agent quickly figured out that what I presented was solid. He then worked to sway me back over the next two-weeks. It eventually sold for nearly five thousand less than I was willing to pay.

Fortunately, I did end up buying a home that was right in line with my budget and is structurally nearly everything that my family needs. The ironic part is that the homeowner is not only a fellow realtor that was selling her personal home, she is also a manager of a property management company that I knew very well. We were both grateful that we had found one another because our transaction went smoothly.

Ultimately, through this I experience I gained some good lessons along with important reminders. The biggest take away I have is to never forget that you do not actually know who it is walking through the door. They may have no knowledge of the buying process or they may have years of experience. In either case, if they are looking for their own home it means they have some emotional investment in the search. Treat everyone with the same respect because the buying market will rebalance itself. Those that are educated in good service will have many years of customers because common courtesy still matters. If anything, this is just a reminder to be aware, stay customer focused, and be kind, always.

## Home Sweet Home Fun Facts

- ▷ In honor of the upcoming Thanksgiving holiday, there are 3 cities in the United States named *Turkey*. Turkey Texas; Turkey, North Carolina; and Turkey Creek, Louisiana. According to the US Census Bureau, Turkey, Texas, is the most populated, with 421 residents. There are also two townships in Pennsylvania called Upper Turkeyfoot and Lower Turkeyfoot.
- ▷ In Scotland, homeowners paint their front door red when they pay off their mortgage.
- ▷ From 1908-1940 Sears, Roebuck and Co. sold about 70,000-75,000 mail order houses, some of which still exist today. They arrived as a kit and came with most modern conveniences (like central heating, indoor plumbing and electricity). Using prefabricated modules, some builders in China are able to build 30-story skyscrapers in as little as 15 days.
- ▷ The world's largest treehouse located in Crossville, TN recently burnt to the ground. Construction began on the massive structure by landscaper and minister, Horace Burgess, in the early 1990s and slowly but surely continued for years. It had an incredible maze of 80 rooms spread across its five floors, several terraces, and a belfry.





## Sealing The Envelope

*By Scott Lackey, RWC Performance Supervisor*

Building in coastal areas has its challenges. The methodology is very different from building inland and requires special attention to detail particularly when it comes to the building envelope. As Builders, you understand that the foundation and framing systems are the backbone of a building. Together, they provide the strength and support to both dead and live loads of the structure. This is often the builder's primary focus during construction due to the local municipal permit inspection requirements. While this aspect is very important, it is equally important to focus on the building envelop and good building envelope performance.

The building envelope is made up of many parts including but not limited to doors, windows, skylights and vents. It encompasses wall coverings, roof shingles and veneers, flashings and caulking, as well as, floor systems for raised or open foundation structures. These components provide protection from weather for the structural elements, internal mechanical systems and interior finishes of a building. A failure, breach, poor installation or poor performance to any part of the building envelope may compromise the envelope's ability to protect the structure and its internal components.

Weather is the predominant hazard to consider when building in coastal areas. The building envelope is continually exposed to excessive wind speeds, wind driven rain, salt laden air and corrosion. These conditions can break down a building envelope's components allowing water to infiltrate through small openings and fenestrations. The long-term effects of weather infiltration to the internal building structure may compromise the structure's load bearing components.

Rushed production, undertrained workers, and improper and/or lower quality materials also have a significant impact on the building envelope's performance and its ability to protect the structure.



These conditions provide the opportunity for the entry of elements. In many cases, moisture breaches go unnoticed until the drywall, insulation, and interior finishes are so severely saturated, moisture finally reveals itself as stains, mold, or other infestations leading to structural instability and failure.

Complacency is not an option when it comes to the building envelope. Focus on the day to day construction practices for the assurance of good workmanship, quality materials and proper installation. Building envelope components containing water-soluble adhesives, paper-based/wood-based materials that are affected by water and lose integrity are not recommended. Using proper materials, policing the installation, exercising quality control and performing inspections are very effective for good building envelope performance.

Working with an experienced design professional is always a good idea. Their knowledge and expertise will provide the pertinent structural aspects of the building and will also provide specific details regarding the building envelope's materials and installation. Appropriate building materials and proper installation are essential. Pressure treated or natural durable wood products are typically preferred. Concrete masonry units should be reinforced and fully grouted. Structural steel should be coated to resist corrosion. Insulation may be plastics, closed cell foam or synthetics. Exterior sheathing, siding and subflooring should be marine grade or treated. Vinyl or cement board siding is preferred.

All exterior materials should be moisture resistant. Proper installation requires attention to detail while following the manufacturer's installation recommendations. Moisture resistant materials along with proper installation can greatly extend the life of the building envelope.

All building envelopes require routine maintenance and repair. Weather conditions affect all building materials. Wet and dry cycles affect concrete, masonry, brick, vinyl siding, flashings, paint, seals and sealants. Heating and cooling cycles may cause building envelope components to expand and contract. Freeze/thaw cycles and ultraviolet rays have a significant impact on seals and sealants and can affect the performance of painted materials. To assure good building envelope performance, annual inspections should be performed, and failed products should be removed and replaced. The envelope must remain sound and capable of minimizing weather penetration for good performance and requires your diligence in sealing the envelope.



## DIRECTORY

### NOT SURE WHO TO CONTACT?

Give us a call - We'll do our best to help! First and foremost, know that your Account Executive is ready, willing and able to help you with all of your warranty and insurance needs. Contact them directly and let them do the legwork for you.



### Who is My Account Executive?

#### Patrick Basom

CO, CT, KS, KY, MA, ME, MN,  
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908-500-1134  
jana.watts@rwcwarranty.com



### Questions on the Warranty Program?

800-247-1812

#### Department of Member Services:

##### Membership/New Application Status & Renewal Questions:

Donna, x2148  
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##### Enrollments: RWC and Building Systems (RWC & MHWC):

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##### Enrollments: RWC and HOME:

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##### RSW, Remodeling & Garages, Warranty Express:

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#### Accounting:

##### Invoicing:

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##### Incentive:

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#### Warranty Resolution:

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#### Key Estates Certified Warranty:

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#### Marketing:

##### FREE Marketing Materials:

Victoria, x2459  
victoria.sontheimer@rwcwarranty.com

##### Logos for Websites:

Ron, x2169  
ron.bostdorf@rwcwarranty.com



### Questions on the RWC Insurance Advantage Program?

866-454-2155

- General Liability • Builders Risk
- Workers Comp
- Contractors Equipment • Bonds

#### Quotes & Underwriting:

Roberta, x2272  
roberta.woodhall@theparmergroup.com

#### Certificates and Loss Runs:

Roxanne, x2363  
roxanne.harrell@theparmergroup.com

#### Claims:

Laura, x2278  
laura.current@iadclaims.com

## Great Customer Experiences Are Essential



Running a successful company requires great customer support. Satisfied customers will remember you long after projects are completed, and disgruntled ones more so. It's prudent that your employees provide quality customer service at all times.

RWC and affiliates would like to take some time to share a few notes that were received from homeowners over the last several months. Kudos to the folks mentioned below and to our entire support system, armed with warranty wisdom, and ready and willing to listen and assist in any way possible.

To Whom It May Concern:

First of all, I want to say that although I am a homeowner, I am a novice when it comes to home warranty protection. I purchased my home in November of 2016 and had a Limited Warranty with the Builder. A few days ago my AC Unit stopped working. I called the Builder and was informed that I was out of the warranty period and was told to call Home of Texas to see if they could help.

I live in Texas and right now with the humidity factor, the "FEELS LIKE" temperature is around 108 degrees, so you can imagine that I am hot and aggravated. I called the Warranty Department yesterday and left a message referencing questions that I had about my home warranty.

I received a call this morning from one of your representatives, Ms. Ana Gevers. She was very patient with me, she did a lot of searching and researching, because I did not know my Enrollment Number. After some time, she returned to the line and gave me my Enrollment number and explained my enrollment coverage in the terms that this novice could easily understand. She answered the numerous questions that I had, and I had a lot, being that I was totally unknowledgeable in the area of home warranties. She gave me her time and paid attention to every detail of my concerns.

I am pleasantly surprised, because normally when you call a customer service representative, they are rude and really just want to get you off of the phone. Ms. Gevers was not that way. I could tell that she was really concerned about my problems and she really treated me as a person and not just a "phone call". Thank you so much for having a person of Ms. Gevers' quality on your team, and a special thanks to Ms. Ana Gevers.

A homeowner contacted Ron Sweigert in RWC's Resolution Dept. The homeowner was satisfied with the approach and explanation of the warranty and stated that they were very impressed with RWC since the process began.

Good afternoon! I am writing to report that your employee, Ceri Lingle, is not only a superb individual, but a magnificent representative of RWC. She has been incredibly patient and kind throughout this process with us and has gone above and beyond the call of duty in making sure we were taken care of in a timely fashion. As a consumer, I only wish more employees were as responsible and as responsive as Ceri. Thank you for all that you guys do on a daily basis to make things right!

I would like to take a minute to express my gratitude regarding Ms. Jody Kooiman. My husband and I recently purchased an investment property in New Jersey and we came across a problem with the roof, which clearly was not properly done. After filing a claim and speaking with a few customer service agents, I was transferred to Ms. Kooiman.

She was absolutely amazing. She not only continuously followed up with me to verify that the work was going to be completed, she also contacted the person responsible and made sure he completed the work. We were in constant communication via text and phone until the completion of the work. Her professionalism, competence and caring went above and beyond. We are extremely grateful that we had her on our side. Although I expressed my gratitude to her, please extend to her again on our behalf.

I have reviewed the offer and while I will incur more costs as a result of all that has happened related to the fix, I feel as if you all have worked with me and ultimately treated me fairly in what is admittedly an awkward case. I also believe that continuing down the path with the current contractors is the least cumbersome solution for all involved. Therefore, I accept your cash settlement as offered. I have already executed the paperwork and you will receive them via FedEx. I'd like to thank you for your professionalism through this process.

## Flood!

*By Doug Davis, RWC Insurance Advantage*

Here's a true story. The name of the builder has been omitted to preserve privacy.

Back in 2012 we sold a Builders Risk insurance policy to a builder in New Jersey. The project was near the coast. Flood insurance could have been added to the policy, but the premium was a bit stiff given the proximity of the Atlantic and the fact it was still hurricane season. This builder's project was just getting underway. A foundation had been laid, but not much else was done. It was fairly late in the hurricane season. Now, we all have to make business decisions that often entail risk. Our builder made his decision, which may have been to save the cost of adding flood insurance to the Builders Risk policy. Whatever the reason, it was only a short time later that Superstorm Sandy devastated the East Coast. At the time, it was the second costliest

hurricane on record. Our builder had approximately \$60,000 worth of materials at the jobsite when the storm hit. It was a total loss. None of it was covered.

There are three ways to deal with risk. One is called avoidance. Don't build close to the Atlantic Ocean during hurricane season. That's a simple sounding approach, but hardly practical. The second is assumption of risk. This is the method our builder chose. You may not think this was a conscious decision, but deciding not to insure a risk doesn't make the risk go away. Of course, the third method is risk transference. We purchase insurance and in exchange for the premium we pay, we transfer the risk to our insurance company.

I hope I'm not insulting anyone's intelligence with these very simple ideas, but the fact is the risks of flood are seriously underestimated by many. Here are some sobering statistics from the Federal Emergency Management Agency (FEMA):

- Floods are the #1 natural disaster in the US.
- Each year in the US, floods cause an average of \$2.4 billion in losses.
- Just one inch of water can cause severe damage to property.
- Most property insurance, including Builders Risk, does not automatically cover flood losses.
- 30% of all flood insurance claims are made in low to moderate risk areas.
- New construction can increase flood risk, especially if it changes natural runoff paths.
- Only about 5 million Americans have flood insurance. Millions more are either unaware of their risk or don't know the options available to them.

Now that you know more about the risk of flood, what about taking a good look at your risk? FEMA has a helpful website at [www.floodsmart.gov](http://www.floodsmart.gov). Here you can find out if your project is at risk. Then, give RWC Insurance Advantage a call at 866-454-2155, ext 2272 and ask for Roberta. If you already have Builders Risk with us, she can determine if flood insurance is available. Not insured with us, or looking for Builders Risk? We can help with that, too.



[WWW.RWCINSURANCEADVANTAGE.COM](http://WWW.RWCINSURANCEADVANTAGE.COM)

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800-247-1812 x2149 or [sales@rwcwarranty.com](mailto:sales@rwcwarranty.com)





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To see examples of the materials available, go to [rwcwarranty.com](http://rwcwarranty.com), hover over the Builders Tab and click on 'Free Marketing Materials'.

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