

## IS THERE REAL VALUE IN THIRD-PARTY, NEW-HOME WARRANTIES?

Risk management is of critical importance to builders, not only from a financial and legal perspective, but also from a sales and customer satisfaction perspective. Business-minded builders are constantly thinking about how they can protect their reputation and bottom line, and the financial costs and business implications of the various risk management solutions available are important factors for consideration.

One proven risk management option is warranty coverage from a third-party, insurance-backed warranty provider. At the end of the day, the question remains: *“Is there real value in third-party, new-home warranties?”* Below are five key points that illustrate the long-term value in new-home warranties offered by StrucSure Home Warranty.

1. StrucSure’s new-home warranties don’t just protect a builder’s bottom line, they help add to it by building buyer confidence (which helps builders sell more homes). *More than a great risk management tool, our home warranties are also a proven sales and marketing tool.*
2. At StrucSure, we really do pay claims. *StrucSure sets aside a high percentage of every dollar received for the purpose of covering workmanship and materials; wiring, piping, and ductwork; and major structural defect claims.* Golden Insurance Company, RRG, insures every warranty issued by StrucSure and is re-insured in part by Lloyd’s of London, the world’s leading specialist insurance market with over \$4 billion in assets standing behind policyholders.
3. At StrucSure, we’re not just paper pushers, we’re professional warranty administrators. As a builder’s risk management partner, we handle calls regarding coverage and act as a liaison or layer of protection between a builder and an unhappy homeowner. *By managing homeowner inquiries and claims, we help builders free up resources so they can focus on building and selling quality homes.* Builder members also receive free marketing materials to help them promote the benefits of warranty coverage to their buyers.
4. Each warranty issued by StrucSure also includes a mediation and arbitration clause. *This helps keep builders out of the courthouse if a construction defect were to occur in one of the homes they’ve built.* Our Express Limited Warranty also protects against class action lawsuits in addition to prohibiting punitive damages, money damages, or attorney’s fees.
5. Unfortunately, construction and structural defects can—and do—happen. *Insurance doesn’t always protect builders against these kinds of risks; warranties do.* Without third-party warranty protection, builders could find themselves with a hefty repair bill, or even worse, a legal nightmare resulting in the loss of time, energy, and money. StrucSure’s warranty programs are competitively priced (typically a small percentage of the sales price of a home) and the financial rewards and return on investment are invaluable.



*Transferring your risk to a third-party warranty company is a smart risk management strategy that can help safeguard your company’s assets, protect your resources, reduce your liabilities, and minimize your costs.*

Third-party warranty coverage also protects your hard-earned reputation for quality, reliability, and excellence and will help protect your pocketbook and increase your bottom line. The facts, data, and experiences from builders and homebuyers across the country validate the claim that there really is value in third-party warranties.



To learn more about warranty coverage from StrucSure Home Warranty and receive a free quote or risk analysis, please call 1.877.806.8777, email [info@strucsure.com](mailto:info@strucsure.com), or visit [www.strucsure.com](http://www.strucsure.com).

**StrucSure Home Warranty is How the Nation’s Best Builders Protect Their Buyers**