



COMPREHENSIVE COVERAGE

IN YOUR POCKET

Comprehensive Coverage Explained

The 2-10 suite of solutions and services is the industry leader in comprehensive home protection. This pocket guide shows how homeowners insurance, Home Warranty Service Agreements, and new construction structural warranties can complement each other to help protect you and your home.

UNDERSTANDING

the different types of coverage

Each of these products provides unique coverage, which you can use to complement each other for the most comprehensive home protection.



Homeowners insurance

TERM LENGTH	1 year, with annual premium
RENEWABLE	Yes*
DEDUCTIBLE/FEE	Deductible of \$500 or more**



Home Warranty Service Agreements for systems and appliances

TERM LENGTH	1-5 year, with annual rate
RENEWABLE	Yes*
DEDUCTIBLE/FEE	Service fee of up to \$100**



New construction structural warranties

Only builders who are or become 2-10 HBW Builder Members may purchase a structural warranty.

TERM LENGTH	10 years, one-time payment
RENEWABLE	No
DEDUCTIBLE/FEE	Investigation fee of \$250 or less** (fully refundable after claim acceptance)

*Both homeowners insurance and Home Warranty Service Agreements are generally renewed at the company's discretion.

**Service Fees and deductibles vary by company.

HOMEOWNERS INSURANCE



Homeowners insurance provides coverage for damage or loss to your home and personal belongings from fire, lightning, windstorms, hail, explosions, smoke, vandalism, and theft. It also protects against many types of liability claims and lawsuits brought by others for accidental bodily injury or damage to their property while in your home.



COVERED EVENTS

- Damage caused by natural and other disasters, such as lightning, wind, hail, fire, vandalism, and theft
- Resultant bodily injury and property damage

COVERED ITEMS

Basic homeowners insurance policies typically cover everything inside and outside the home that may be lost or damaged as the result of a covered loss. This may include components of the home and personal belongings. Homeowner claims are resolved or settled by repair, restoration, or replacement of your property that was damaged, lost, or stolen.



UNCOVERED EVENTS

- Systems or appliances failures caused by normal wear and tear
- Structural failures caused by naturally occurring soil movement or settlement



DID YOU KNOW? Most lenders require you to purchase homeowners insurance as a condition of the loan to protect themselves.

HOME WARRANTY SERVICE AGREEMENTS



A Home Warranty Service Agreement from 2-10 HBW helps reduce the cost to repair or replace covered systems and appliances when they break down due to normal wear and tear (subject to Agreement limits and exclusions).



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COVERED EVENTS

- Breakdowns to covered systems and appliances caused by normal wear and tear from regular, proper use

COVERED ITEMS

Coverage may vary based on the plan you choose, but comprehensive coverage from 2-10 HBW may include the following:

- Heating and air conditioning systems (HVAC)
- Electrical systems
- Plumbing
- Major appliances, such as your refrigerator, dishwasher, oven, and range



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UNCOVERED EVENTS

- Damage or failures as the result of improper use or treatment of eligible systems and appliances



DID YOU KNOW? 7 out of 10 homes will experience a system or appliance failure in any given year.

NEW CONSTRUCTION STRUCTURAL WARRANTIES



An insurance-backed structural warranty protects builders and homeowners against failures in a new home's load-bearing elements, subject to the warranty limits.



COVERED EVENTS

- Actual physical damage to a designated load-bearing element caused by a failure, resulting in the home being unsafe, unsanitary, or otherwise unlivable

COVERED ITEMS

Structural warranties cover designated load-bearing elements, including but not limited to:

- Roof framing
- Load-bearing walls
- Beams
- Columns
- Foundation
- Floor framing

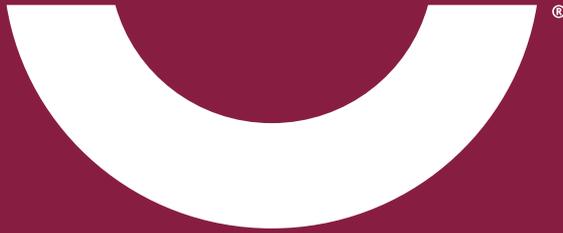


UNCOVERED EVENTS

- Damage or failures of structural components due to natural or other disasters



DID YOU KNOW? The average structural claim costs between \$42,000 and \$113,000.



2-10 goes hand in hand with home ownership.

2-10 is the industry leader in structural warranty coverage, and provides incredible Home Warranty Service Agreement plans and options to agents and homeowners.

Whether you're building, buying, selling, or protecting an existing home, HAPPY HOMES start here! 2-10 has over 40 years of experience, covering more than 6 million homes nationwide with our structural warranty and Home Warranty Service Agreements.



2-10 is here for you at every step of home ownership!

Learn more about the right coverage for your home ownership situation:

- **New construction coverage:**
2-10.com/builders-warranty or 877.777.1344
- **Buying or selling via agent:**
2-10.com/brokers-agents or 800.795.9595
- **Existing home coverage:**
2-10.com/homeowners-warranty or 855.210.4295
- **Home insurance coverage:**
2-10.com/insurance-services



Home warranty service agreements are provided as 2-10 HBW by 2-10 HBW Warranty of California Inc. in California; Home Buyers Warranty Corporation VI in Florida; 2-10 Home Buyers Warranty of Virginia, Inc. in Virginia; and Home Buyers Resale Warranty Corporation in other states (OR Lic # 202003). New construction structural warranties are administered as 2-10 HBW by Home Buyers Warranty Corporation III in New Jersey and Home Buyers Warranty Corporation in other states. Insurance agency services are provided by HBW Insurance Services, LLC, dba 2-10 Insurance Services except in Arkansas and New Mexico, (CA Lic # 0E70934).