

★ TEXAS TIMES

Fall 2018 • The Newsletter for Members of HOME of Texas



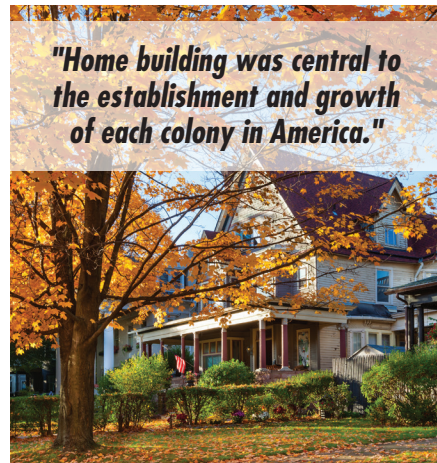
As 2018 rushes by us, another autumn has arrived, which we know even without checking the calendar. Kids are back in school, days are getting shorter, and for many of us, the recently stifling air of summer, now has a nip to it. Polls indicate that autumn (along with spring) is one of America's favorite seasons, and it's not hard to understand why. Trees turn red, orange and yellow, as if on fire. Every small town and big city is rooting for one football team or another to bring home a championship. Each pile of leaves is an invitation to a child for a frolic or an opportunity for an adult to reminisce about doing the same. Fall is the season of apple festivals, pumpkin pies, and candy corn, but the best aspect of the season might just be its holidays.

Columbus Day, the first on autumn's calendar, has become controversial these days, but it remains a source of Italian-American pride and is an opportunity to teach young people about the good and bad aspects of the colonization of America by European explorers and settlers. Halloween is like a festival,

with parties and costumes and candy galore. Every citizen who votes celebrates democracy on Election Day, and all Americans have an opportunity to honor those who have served our country on Veterans' Day. But fall saves its most special holiday, Thanksgiving, for last.

Abraham Lincoln, in the midst of the Civil War, declared Thanksgiving Day to be a national holiday in 1863, and Franklin Delano Roosevelt moved the

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Key Estates Warranties for Resale Homes Now Available Nationwide

By Suzanne Palkovic, VP of Sales



Key Estates Warranty is a new affiliate of HOME of Texas, Residential Warranty Company, LLC, and MHCW and is now offering extended warranties for homes involved in real estate transactions across the country. Offered exclusively through a network of approved Real Estate Professionals, the Key Estates Warranty program provides extended warranty protection on a variety of appliances, systems and even structural components* in existing homes.

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Thankful

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"Today America continues to grow, as it has for the nearly four centuries since that first Thanksgiving, home by home, street by street, and neighborhood by neighborhood, and we have America's homebuilders to thank for that."

holiday to the fourth Thursday of November in 1939, but the American tradition of gathering with friends and as a community to give thanks dates back far earlier than these presidents. Indeed, when George Washington declared a day of thanksgiving for the end of the Revolutionary War in 1789 he was merely copying what colonial leaders had already been doing for more than a century. In 1621, the Plymouth Colony's Governor William Bradford set aside a day on which the colonists would feast and give thanks for a successful corn harvest. He invited nearby friendly Native Americans to join in the celebration and thereby started a tradition that still survives.

The corn harvest for which the Plymouth colonists gave thanks was critical to the colony's (and its inhabitants') survival. Just as critical was the construction of homes during that first year so that the colonists could move from their crowded and unhealthy ship and be sheltered from the harsh New England winter. By that first Thanksgiving in Plymouth, the settlers had built seven homes and four additional buildings for the use of the group. These homes were small with thatched roofs, wood frames, clapboard siding and mostly dirt floors. They would not have

satisfied modern codes in any respect, but they did the trick. They sheltered the colonists who had built them, gave them a place to feel secure and raise their families, and gave the colony a foothold from which it could thrive.

Home building was central to the establishment and growth of each colony in America. Every settlement grew -- new home by new home, street by street, neighborhood by neighborhood -- into towns and cities and states and finally into a great nation. Today America continues to grow, as it has for the nearly four centuries since that first Thanksgiving, home by home, street by street, and neighborhood by neighborhood, and we have America's homebuilders to thank for that.

This Thanksgiving Americans will call to mind the many blessings that have been bestowed on us as we gather with our families over turkey and sweet potatoes and pie. Here at HOME we are thankful for our builder members and the contribution they make to the continued growth and success of our great country.

Happy Thanksgiving, and have a great autumn!

The Building Systems Council Specialty Award Goes to...

The Building Systems Council (BSC) Specialty Awards recognize one BSC builder, manufacturer, associate, and young professional for their contributions to the council, NAHB and the housing industry along with their involvement with civic or charitable organizations. Award winners demonstrate excellent business practices while providing outstanding service to his/her customers.

This year, one associate council member has stood tall among the rest. The winner of the 2018 Building Systems Councils Associate of the Year is Tifanee McCall of RWC/MHWC. Daniel Mitchell, Owner of Eagle CDI,



Inc. and Vice Chairman of NAHB's Custom Home Builders Committee presented Tifanee (pictured) with her award at the recent NAHB Building Systems Summit in Knoxville, TN. Tifanee has been a BSC member for over a decade and currently serves as the council's second vice chairman and chairman of the membership and communications subcommittee.

Key Estates Warranties for Resale Homes Now Available Nationwide

Continued from front cover

Appliances & Mechanical Systems Coverage

Homeowners understand that eventually most things break down. Extended warranties are a cost-effective way to deal with expensive and unexpected repair bills after moving into a newly purchased home. The package approach of Key Estates provides the homebuyer with the security of more comprehensive coverage but at a substantially lower rate than if they were to buy individual extended warranties on each item of equipment. Through Key Estates, homeowners are protected against potential financial burdens for one or two year terms on covered items. Without an extended warranty, homeowners may have to pay hundreds – or even thousands - of dollars for repairs. With Key Estates, homeowners are responsible for only a small service fee.

Key Estates personnel will conduct a remote visual inspection of the appliances and mechanical systems that are eligible for coverage. We will visually inspect photos /videos of the appliances for “trouble spots” that could indicate an imminent failure and search for recall notices. When the appliances pass the inspection, Key Estates certifies the home as warrantable and an insurance backed warranty is issued. This certification should add an additional layer of peace of mind for everyone involved in the transaction.

Major Structural Defect Coverage

With the average cost of major structural defect repairs in this country exceeding \$35,000, Key Estates offers valuable protection from financial disaster should a structural defect develop in their exist-



THE KEY TO YOUR TOTAL HOME PROTECTION

ing home. Under Key Estates, a homebuyer may opt for major structural defect coverage – similar to the coverage provided to new home builders under our 10-year warranty plans – to be added to their plan for 1 or 2 years. No other resale warranty plan in the country offers this type of tried and true structural protection on existing homes! In addition, a structural home inspection conducted by a professional, licensed engineer, is part of the requirement to verify the structural ‘health’ of the home.

**This optional structural coverage is available everywhere except for certain areas in Texas that have been designated as active soils areas. Call us for availability in your area.*

Flexibility & Control

Also setting this program apart from others is the level of flexibility built into our system. Homeowners have the freedom to choose their own repair provider when a covered appliance or system breaks down. Additionally, they can select optional coverage for many of the ‘extras’

such as swimming pools, spas, freezers, etc. to further customize their plan.

Benefits

Real Estate Professionals benefit from Key Estates in a variety of ways. Exposure to customer service issues is dramatically reduced since the Key Estates’ administrator takes over complaint handling for problems with covered appliances, systems and structural components. An administrative fee may be paid to the real estate professional for every warranty sold, generating extra revenue to make the program profitable and benefit that important bottom line. Ultimately, Key Estates provides a unique marketing tool that will set the Real Estate Professional apart from the competition.

Contact Us

For availability and more information about Key Estates or any of the other plans HOME and Affiliates have to offer, go to www.KeyEstatesWarranty.com, call 866-394-5135 ext. 2149 or email us at Sales@KeyEstatesWarranty.com.

2018 Membership Drive Brings In Over 200 New Members

By Suzanne Palkovic, VP of Sales

Every year in the spring or summer, HOME, RWC and MHWC roll up their collective sleeves and launch a membership drive to bring in as many new members as we reasonably can. 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, but we also track things like projected homes, returning members, volume builders, GL insurance leads and even little “challenges” that we throw at them from week to week. The challenge may be as simple as counting the number of cold calls completed in a week or as complicated as signing up a new member in our extended warranty programs (think appliances and mechanical systems). 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. The results are in and this year might just have been our closest race ever. Winning by a razor thin margin of 3 little points, our 2018 Champion – with a full year of bragging rights – is Rich McPhee, our Account Executive for Maryland, Delaware and Virginia. Rich also handles a variety of larger accounts in several states for us as needed.



Coming in second, in literally a photo finish that was under review for hours, is Staci Cool, our Account Executive for Indiana, Illinois, Michigan

and Ohio. Staci started with us in 2017 and is really in her first full year beyond her rookie season so to see her challenge a veteran for the top spot is good news for us indeed.

Congratulations to both Rich and Staci for a healthy and often humorous competition and congratulations to the entire team as well.

As the final counts were tallied, 206 new members joined the ranks of HOME, RWC & MHWC. Each of these new members met the same set of stringent criteria that has been our hallmark for over 37 years. Know that your warranty company continues to grow and remains the strongest warranty company in the country and we are here to help you with all your warranty needs now and for many years to come!



Starting or Expanding Your **REMODELING BUSINESS?**

Having a written warranty effectively reduces misunderstandings that can result from a verbal agreement and a handshake.

With HOME’s insurance backed protection, homeowners can be confident that their remodeling project is a worthy investment.



Diana Gomez is our Account Executive in Texas. Reach her at 512-585-1909 or diana.gomez@homeoftexas.com.

You may also reach out to Susan Duncan for Customer Service Support. Contact her at 800-683-6833 or 281-345-1300 (local) or susan.duncan@homeoftexas.com.



We Love Hearing From You

The following kind words were sent to HOME/RWC from satisfied industry professionals.

For the past several years, I have been working with Sandra Sweigert when I register new homes at HOME/RWC. She has always been extremely helpful and goes above and beyond to help me, especially when I'm in a panic! She's my "go to" person at HOME/RWC.

Recently I've had the pleasure of working with Bryon Earhart and Jana Watts, two more people who have also been very accommodating and have helped me immensely.

HOME/RWC is fortunate to have such friendly, knowledgeable, cheerful people working there!

Below is a note from a Builder Member who learned he will be assigned a new HOME/RWC Warranty Advisor.

Ceri,
Awww... I hate to lose you, but hopefully, you'll be working with others that will appreciate your assistance and help as much as I do and did! Good luck and keep in touch! If you ever need anything or just some southern kindness, just give me a call or email me!

Exclusive Insurance Options Available

Did you know as a HOME Member, you have exclusive access to various lines of commercial builders insurance available through the RWC Insurance Advantage (RIA) program?

Contractor's Equipment Insurance



The Facts

- Underwritten by Zurich.
- Insures against loss of, or damage to such things as bulldozers, cranes, backhoes, forklifts, pavers, compressors, pumps...even hand tools.
- Numerous other items that are mobile, or portable may also be covered.
- Zurich offers stand-alone coverage to complement their Builders Risk policy.
 - Up to \$500,000 in values per item available. Up to \$10 million in total values.
 - Replacement cost and actual cash valuation are provided on the same policy and determined by the age of the equipment.
 - Basic limits for debris removal expenses, expediting expenses, fire department service charges, inventory and appraisal, recharge of fire extinguishing equipment and reward for recovery of stolen equipment. (Optional higher limits are also available.)
 - Dedicated, responsive claims team.
- We help you recover from theft, vandalism, fire, windstorm and other risks.

The Benefits

- Provides coverage for you if you own, lease or rent equipment.
- Equipment leasing and rental companies may offer their own coverage as part of their agreements, but such coverage probably isn't tailored to your needs.

Builder's Risk Insurance



The Facts

- Offered through Zurich.
- Covers the completion of a construction project from start to finish.
- Includes coverage for fires, vandalism, windstorm, theft of materials, etc., which can disrupt the project's timetable and increase costs.
- The coverage amount increases as the project nears completion, so you maintain adequate coverage.
- Optional flood and earthquake coverages are also available in most areas.

The Benefits

- Peace of Mind knowing serious losses in a construction project are covered.
- Because of the significant cost of construction projects, most commercial lenders require proof of builders risk insurance before they will approve a loan.
- RIA considers a number of factors when offering a quote: location and size of the project, and jobsite security to name the most important.
- Once underwritten, a quote can usually be offered the same day.

866-454-2155

info@RWCInsuranceAdvantage.com

To see what else we offer visit
www.RWCInsuranceAdvantage.com

International Builders' Show to Celebrate 75 Years

The year was 1944. Gasoline was 21¢ a gallon, a box of Kelloggs Corn Flakes was 8¢, and Bing Crosby's voice filled the air waves. 1944 was also the inaugural year of the NAHB International Builders' Show (IBS). At that time the average cost of a new house was \$3,450!

Years of hard work and dedication continue to pay off, because IBS is still going strong 75 years later and it's time to celebrate! Be sure to pack your blue-suede shoes, because in February, IBS heads back to Las Vegas, Nevada!

ABOUT THE SHOW.

The show will run from February 19 - 21 and will be held at the Las Vegas Convention Center. After settling in from a long drive or stressful flight, be prepared to have an "excellent" time at the Design and Construction Week (DCW) opening ceremonies that Tuesday evening. Don't miss out on the entertainment when SNL alum and comedian, Dana Carvey, takes the stage.

In conjunction with the IBS, the National Kitchen & Bath Association's Kitchen & Bath Industry Show (KBIS), is also being held. This mega-event will bring together more than 80,000 industry professionals from around the world. Explore 2,000+ exhibitors in over 1 million square feet of exhibit space with access to both the IBS and KBIS exhibit floors.

STOP BY OUR BOOTH!

Be sure to seek out the HOME/RWC/MHWC booth: #SU1231. You won't be disappointed. Whoa.... how in the world are you going to find *our* booth in that colossal sea of exhibitors? Well... there's an

app for that! Yes, really! Download the IBS app* to your smartphone and let it be your guide. To find HOME, simply type (our affiliate name) *Residential Warranty Company* in the app's search feature and you'll be directed to the link. There's even a map that will direct you right to the booth!



International Builders' Show
February 19-21, 2019 • Las Vegas, NV
Booth #SU1231

Swing by and find out if you are taking full advantage of all HOME and affiliates have to offer. We have dozens of warranty programs to choose from plus commercial insurance options. Did you also know that we provide members with FREE marketing materials? And FREE mediation? Who doesn't like free? We'll be happy to chat with you about all your warranty and risk management needs!

Not only will our warranties limit your liability and add value to the homes you build, but we know you want to give the ol' prize wheel a spin! We guarantee you will walk away with a fun prize or maybe even cold hard cash, *if* lady luck is on your side.

Kidding aside, when you become part of one of the companies in the HOME "Family", you benefit from over 37 years of leadership and experience that is unrivaled in the home warranty industry. Home buyers want that feeling of assurance and peace-of-mind and we're here to help you achieve that goal.

WHAT ELSE?

After meandering through the exhibits and chatting with HOME, RWC and MHWC account executives, how else can you benefit from the show? IBS offers 130+ education sessions, hands-on construction demos, meetings, workshops, roundtable events and more!

After 3-days worth of networking, seminars, and swag, round out your stay in Vegas with a little down time. Well known rock band *The Goo Goo Dolls* will be performing at the closing Spike Concert. What a fun and relaxing way to cap-off your week!

DON'T WAIT!

Maybe you don't want to wait until February to check out what HOME and affiliates have to offer? Get a jump on the new year (and your competition) with comprehensive coverage and effective risk management today. Call 800-445-8173 x2149 or email sales@homeoftexas.com for more information and as always, feel free to visit our websites!

www.homeoftexas.com
www.rwcwarranty.com
www.mhwconline.com

*Note that as this newsletter was being published, the 2019 IBS app was not yet available, however, the 2018 is still available to download / check out.

Get to Know Your Account Executive

By: Staci Cool, RWC Account Executive

Do you know your Account Executive? Are you aware of everything that your Account Executive (A.E.) can do for you? If you answered no to either of these questions, it is time to get acquainted!

Each state is assigned a specific A.E. who is more than just a product salesperson. You may have only interacted with one another when you initially signed up to become a member. Since you may have discussed your initial enrollment process with them over the phone, it is not always easy to recall with whom you spoke. To find your specific representative, you can call into our main office at 800-445-8173 to inquire or visit our website and search by your state at www.homeoftexas.com/contact/#acctexec.

Your A.E. serves as more than an initial contact to guide you through the process, they are also your liaison and program concierge. Their role is to help you develop a suitable program for your business. As a member, you have access to a full array of programs and options. For example, if you desire to obtain a quote for liability insurance, wish to offer appliances coverage, or need additional



training set up for your team, your A.E. can make these arrangements.

As the end of the fiscal year approaches, common practice dictates that a performance evaluation analyzing the prior year will be completed. Ultimately, it is a time in which new methods or ideas may be slated for implementation with the intention of improving the overall corporate health. Setting aside time to review your warranty coverages and comparing how your business has developed or changed can be a vital part of this process, the purpose of which is to aid in ensuring that a thorough evaluation has been considered. Since businesses can fluctuate from year to year, HOME/RWC recognizes that your initial warranty op-

tions may no longer work as a 'one-size-fits-all' solution. This is where your Account Executive can work with you to develop the best plan which complements these fluctuations.

If the timing for this sort of evaluation is currently not quite appropriate, keep in mind that your A.E. will periodically be reaching out to you via phone, email, or mailings. However, you do not have to wait for them to contact you to initiate the line of communication. When something from HOME/RWC passes over your desk, let it serve as a reminder to get in touch. Once it is time to think through all the ways in which your business may have developed or changed after your initial enrollment, your A.E. is your best resource. Setting a meeting with your HOME/RWC Account Executive will allow you the opportunity to review each of the servicing options at your disposal. Of the tools in your arsenal, the relationship you develop with your representative is a key component. Remember that they are your partners, meant to serve as a support system for your company, now and into the future.

5 Year Detached Garage Warranty

Builders often incorporate "specialty" types of construction in order to create new revenue streams, keep employees busy and "wait out" any periodic down turn. For those unique times, HOME offers warranties on builders constructing detached garages, through our affiliate, RWC.

Contact Your Account Executive to Learn More!
800-445-8173 or email sales@homeoftexas.com

Warranty and Risk Management Protection for Builders in the Lone Star State.



When Is A Claim A Claim? Premises / Operations or “Trip and Fall” Coverage

By Doug Davis, RWC Insurance Advantage

You and your crew have been working hard these past few months completing several single family homes before the cold weather sets in. Progress has been rapid. In fact, you're ahead of schedule. Then, you get a call from one of your jobsites. A woman tripped over a piece of scrap lumber and fell on the sidewalk in front of one of your nearly finished houses. None of your crew saw it happen since they were working inside. Your jobsite supervisor offered to call 911, but the lady seemed more embarrassed about what she described as her “accident proneness” and politely refused the offer. After that, she went on her way. No one bothered to get her name or contact information. You heave a sigh of relief and think all's well that ends well. Still, you can't shake the feeling; is there anything more you should have done?



Unfortunately, there isn't much you can do. What's the use reporting that an unknown woman fell at one of your jobsites, refused medical attention and disappeared. However, that doesn't mean this isn't a Premises / Operations claim under your General Liability policy. Many injuries take time to manifest indications of how serious they really are. The person can be in mild shock and truly believe they aren't hurt. As they begin feeling pain, sometimes days later, they go to the

If you are insured with the RWC INSURANCE ADVANTAGE, having a written Incident Reporting Procedure as part of a formal safety program can qualify you for significant discounts.**



www.RWCInsuranceAdvantage.com

ER and file the claim under their medical insurance. The medical insurer discovers where the injury happened and eventually seeks reimbursement against your general liability company. Now you may have to explain why nothing was reported. This could impact your renewal pricing. If the claim spirals into a really large loss, you may even face nonrenewal.

All this can be avoided by establishing and following a simple procedure for dealing with incidents involving the public. Whether they happen to a person or their property, the following suggestions may serve as a general guideline to assist you in setting up an Incident Reporting Procedure:

As soon as you learn of any accident or incident involving the public find out if anyone is injured.

▶ If someone is hurt, call 911. Stay with the person until first responders arrive and follow any instructions they may give.

▶ Don't move the person unless you have to in order to protect them from further injury.

▶ If you administer first aid, make sure you, or someone you know is competent to do so.

▶ Don't admit guilt or accuse anyone.

▶ Your focus is to keep the injured person calm and make sure they get the emergency medical attention they need.

▶ If the person refuses medical aid, don't try to force them. Try to get their name, phone number and address, but don't insist if they prefer not to talk to you.

▶ If someone's property has been damaged, call 911 if first responders are needed to prevent the accident from getting worse - such as a fire spreading.

▶ Try to get the names and contact information of any witnesses. Keep in mind these may include neighbors or passersby.

▶ Without putting yourself or others at risk, do what you reasonably can to prevent further injury to people or damage to property.

▶ Contact your general liability insurance company as soon as you can. Give them all the information you have gathered.

▶ Put your Incident Reporting Procedure in writing. Make sure everyone in your organization is aware of it. Review it often at periodic safety meetings.

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Free Marketing Materials



Did you know that a wide variety of marketing materials are available to you as part of your Membership with us? Visit our website at www.homeoftexas.com (under the Builder's tab) and click through the categories to see everything from brochures to signs to sample warranty books.



HOW TO ORDER MARKETING MATERIALS:

Please only order a 3 month supply to ensure that you receive the most current materials.

ONLINE: Login through Warranty Express. The link is in the top right corner of our website. If you still need a password to login, give us a call.

E-MAIL: Send an e-mail to info@homeoftexas.com

MAIL: Mail the supply order card found in brochure #8542 – Marketing Essentials.

CALL: 800-445-8173 x2459

Upcoming Event



International Builder's Show
Las Vegas, NV
Booth SU1231
February 19-21, 2019

We encourage you to stop by our booth at our next tradeshow event. Let's chat and find out what other benefits we can add to your toolbox!



CONTACT US

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?

Diana Gomez
512-585-1909
diana.gomez@homeoftexas.com

All Manufacturers and MHWC Builder/Dealers

Tifanee McCall
Nationwide • 800-247-1812 x2132
tifanee.mccall@mhwconline.com



Questions on the RWC Ins. Advantage Program? Call 866-454-2155 or Email:

- General Liability - Builders Risk
- 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



For questions about the Warranty Program? Call 800-445-8173 or Email:

Enrollments (HOME)

Joelle, x2366
joelle.gross@rwcwarranty.com

Building Systems Enrollments

Dana, x2212
dana.myers@rwcwarranty.com

Remodeling & Garages, Warranty Express

Sandra, x2107
sandra.sweigert@rwcwarranty.com

Membership/Renewal Questions & Membership/New Application Status

Donna, x2148
donna.foose@rwcwarranty.com

Warranty Resolution

Diane, x2144
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Key Estates Warranty

Michelle x2215
michelle.kruse@keyestateswarranty.com

FREE Marketing Materials

Victoria, x2459
victoria.sontheimer@rwcwarranty.com

Logos for Websites

Ron, x2169
ron.bostdorf@rwcwarranty.com

Accounting/Invoicing

Shirley, x2173
shirley.poligone@rwcwarranty.com

Accounting/Incentive

Scott, x2102
scott.longer@rwcwarranty.com

As always, you can also visit www.homeoftexas.com for additional information, forms, quotes & contact info.

If You've Never Considered Modular Construction, Maybe Now's The Time!

Due to advancements in technology and the increasing demand for affordable homes, modular construction continues to increase in popularity. In fact, modular home construction can often go toe-to-toe with, or in some cases even out-perform, site built homes.

There are several benefits of modular construction for both the contractor and the homebuyer. Speed is a big factor. Since each phase of construction is carefully planned out, there are few last minute problems or conflicts that will result in delays or plan revisions. Modular homes are typically built 33% faster with greater efficiency

than a site-built home. Think about the countless individual pieces of material a site built home needs from start to finish. Of course, the prefabrication phase uses many of these same materials, but once out of the factory, a modular home requires only connecting several large-scale components. At this point, delays including supply and delivery issues, are often kept to a minimum.

Prefabrication can also reduce the cost and time to build a home by a significant amount in several ways. First and foremost, factories are climate controlled, which means there are no weather related construction delays adding time and money to the project. Secondly, there are



*"Modular homes are typically built
33% FASTER
with greater efficiency than
a site-built home."*

also no cost over-runs from "no-show subs". Subcontractors are already there in the factory, eliminating the need to find reliable skilled tradesmen. And third, materials are generally bought from suppliers through volume purchasing, thus getting better prices all the while controlling inventory with less waste.

Speaking of wasted materials, stick built homes tend to be less environmentally friendly than their modular counterpart. According to a National Association of Home Builders (NAHB) study, an estimated 8,000 pounds of waste is created from the construction of a 2,000 square foot

home. The majority of that is wood, cardboard, and drywall and almost all of that waste ends up in landfills. Conversely, any extra materials or waste from a modular home is recycled.

There is however one thing that both modular and stick built homes have in common, and that is the need for a written insured new home warranty. As a HOME member, you know first-hand the benefits of providing a warranty on your homes. The construction industry comes in all shapes and sizes and so do warranties. Be sure to check out all of our risk management services and warranty products at www.homeoftexas.com or call your Account Executive for more information.

When is a Claim a Claim? Premises/ Operations or "Trip and Fall" Coverage

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To sum up, a premises/operations claim is a claim under general liability when a member of the public is injured or their property is damaged at any place related to your business over which you have direct, or indirect control.* The extent of injuries or damage may not be apparent at the time of the accident, but knowing as much as possible as soon as possible can be critically important when and if the accident develops into a claim.

WANT TO EARN UP TO 25% OFF YOUR GENERAL LIABILITY PREMIUM?

If you are insured with the RWC INSURANCE ADVANTAGE, having a written Incident Reporting Procedure as part of a formal safety program can qualify you for significant discounts.**

For more information, visit our website: rwcinsuranceadvantage.com. Or if you'd prefer speaking to one of our licensed agents, give us a call at 1-866-454-2155.

**This generally describes a claim for premises/operations third party liability damages. The various terms, conditions and exclusions in the General Liability Policy must be established to determine if a claim is, in fact, a covered loss.*

***Discounts are subject to all other underwriting criteria and are not guaranteed.*

Number Crunch

If you're not afraid of Freddy Krueger, then we've got a deal for you! In honor of the recent holiday, check out these *spectacular spooky facts* courtesy of zillow.com.



65%

Nationally, the median US home value is \$220,100. However, a house on Elm Street, USA is worth \$133,000, nearly a 40% price drop.

1,070

The number of cities in the US with at least 25 homes on an Elm Street.

10%

Just over 10% of homes in Conshohocken, PA and Herscher, IL are on Elm Streets, giving them the highest concentration in the country. Don't want to risk running into Freddy? Staten Island and San Antonio have the least amount of streets dubbed Elm.



Where Can I Find...?

Want to check the enrollment status of a certain home or order brochures? The HOME 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.homeoftexas.com.

I WONDER IF THERE'S A WARRANTY FOR THAT?

HOME 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 commercial insurance needs. Get a quote by clicking on the **"RWC Insurance Advantage"** tab or go directly to 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?

HOME 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 blurred bar at the top and click *"Find Your Account Executive"*.

ANSWER CLIENTS' QUESTIONS ON THE WARRANTY

Hover over **"Homeowners"** in the blurred bar at the top of any page and find links to *"FAQs"* for homeowners, seasonal maintenance checklists and many reasons why a HOME 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.



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