



RWC INSURANCE ADVANTAGE: COMMERCIAL INSURANCE FOR TEXAS BUILDERS

 **RWC** LLC
INSURANCE
Advantage



Commercial Insurance Options through the RWC Insurance Advantage

RWC Insurance Advantage (RIA) is an intelligent approach to insurance protection for HOME's Builder Members and is exclusively available to Members of HOME of Texas & Residential Warranty Company, LLC.

Through the RWC Insurance Advantage, HOME Members (and Members in affiliated programs) have access to various lines of commercial insurance including General Liability, Builder's Risk and Contractor's Equipment. Because the RIA program is offered *exclusively* to our Builder Members, we are able to avoid the high risks associated with other commercial operations. Thus, we keep the cost of claims low and pass the savings on to you.

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RISK MANAGEMENT

- Effective risk management for Builders when combined with a HOME OR RWC structural warranty.
- Options to meet your specific needs.
- Flexibility of limits.
- Competitive pricing.
- Streamlined underwriting.
- 24 hour claims reporting.
- No monthly reporting.



COVERAGE

- Qualify for up to a 25% DISCOUNT OFF your General Liability Insurance quote if you have a Safety Program.
- No Interest Payment Terms available to those who qualify.
- Program is underwritten by an insurer rated "A- (Excellent)" by A.M. Best.
- Free quote available from 866-454-2155.

Insurance Options Available:

- General Liability
- Builders' Risk
- Contractors' Equipment



Advantages of combining the HOME Warranty with RWC Insurance Advantage

- Coverage can apply for:
 - Claims for damage to your work.
 - Claims for damage to others arising from your work.
 - Claims reported when you are no longer our customer.
 - Claims arising from work performed by subcontractors.
- Standard limits: \$1,000,000 each occurrence & \$2,000,000 aggregate.



- No Deductibles
- Projects eligible for RIA coverage:
 - Single & multi-family new construction up to 3 stories.
 - Residential remodeling (Warranties required on projects valued at \$25,000 and up).
 - Light commercial construction and remodeling.

***When you think of warranties and insurance...
Think of HOME and RIA!***



FAMILY

HOME'S RISK MANAGEMENT FAMILY



HOME of Texas
800-445-8173, Ext 2149
sales@homeoftexas.com



Residential Warranty Company, LLC
800-247-1812, Ext 2149
sales@rwcwarranty.com



MHCW
800-247-1812, Ext 2149
sales@mhwconline.com



RWC Insurance Advantage
866-454-2155
sales@rwcinsuranceadvantage.com



Key Estates Warranty
866-394-5135
sales@KeyEstatesWarranty.com

*Warranty & Risk Management Protection
for Builders in the Lone Star State*