



TEXAS TIMES

Spring 2018 • The Newsletter for Members of HOME of Texas

BRANDED

Yeee-Hawww! This exuberant exclamation may conjure up images of cowboys in the old west rounding up steers to be branded. Branding cattle guarded against rustling and allowed multiple ranch owners to graze their livestock together on open ranges and easily separate them at “roundup” time. And while free-range grazing isn’t common today, animal branding is still in use and is legally considered *prima facie* evidence or proof of ownership.

Animal identification has taken on many forms in recent times and not all of them imply ownership. For example, feral cats often are part of capture and release programs in an effort to control their population. Prior to release, one ear is clipped to make them easily identifiable so they’re not captured a second time. Greyhound racing dogs bear inner ear tattoos that reflect the year, month and order of their birth to facilitate identification of the winners and to track their racing performance history. In modern-day agriculture, farmers are turning to ear tagging to identify their livestock

and, in wildlife management circles, GPS equipped radio collars track wild and endangered species movements.

But, branding is not only applicable to the animal kingdom; that same term has quite a different meaning that has made it a critical component of the business world. Instead of separating herds, branding is a business tool that helps you separate your products and services from industry peers. It helps you to highlight your uniqueness and capitalize on your good reputation. What branding is not is simply slapping a logo on the side of your truck.

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*Examine Yourself.
...Your BRAND is
your promise to your
customer...*



HOME Celebrates 30 Years Exhibiting at the International Builders' Show

By Suzanne Palkovic, VP of Sales

Once a year, the entire building industry focuses its collective NAHB **IBS**™ sights on innovation, education, and networking at a one-of-a-kind event, the annual International Builders’ Show (IBS). This year’s show was in Orlando, FL and is always sponsored by the National Association of Home Builders. For the 3 days of the show, building industry professionals from across the globe discovered a variety of products and innovative concepts that are sure to enhance their businesses moving forward.

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Branded

Continued from front cover

John Williams in an entrepreneur.com article states “simply put, your brand is your promise to your customer. Your brand is derived from who you are, who you want to be and who people perceive you to be.” It’s that perception that makes people willing to pay more for brand name products than generic products. But, remember to build on what makes your company stand out from the crowd. No company will succeed with their branding if they try to be everything to everybody. Identify your target market and tailor your brand to their needs. Be specific and don’t speak in generalities:

- Are you a green builder? There’s a market niche for you.
- Do you support and purchase from local businesses?
One hand washes the other.
- Are your homes “wired” for today’s electronic world?
Millennials are listening.
- Does your customer service continue after the sale?
Word of mouth referrals are the best.

You get the point.



The Harvard Business Review asserts that 64% of consumers cite shared values as the primary reason they have a relationship with a brand and the Lucidpress states that the average revenue increase that can be attributed to consistently presenting a brand is 23%. That’s huge! So once you’ve decided on your brand strategy, don’t

forget to make sure that your internet presence is optimized. Customers need to be able to find you through a variety of search terms so google yourself and see where you stand. And, of course, remember you have to spend money to make money. Typically businesses spend around 10% of their revenue on marketing.

Now that you know the basics start building...not only your homes but your brand. And, remember to include the HOME warranty as one of your building blocks. Your commitment to backing your products and services with a written warranty certainly puts you ahead of the pack. Before you know it, you’ll be shouting YEE-HAWWW as your efforts and investment in branding lead you to greener pastures.

What can the HOME of Texas Remodeler's Program do for you?



It takes a lot of tools both to complete a remodeling project and to build a business. HOME offers you a selection of great tools to choose from; including the **Remodeler's Program**. This flexible warranty allows for customization based on each project and specific needs of the customer.

- Provide Security to Your Customers
- Economically Priced
- Effective Risk Management
- Various Warranty Options Available



800-445-8173 Ext. 2149
info@homeoftexas.com

www.homeoftexas.com

HOME Celebrates 30 Years Exhibiting at the International Builders' Show

Continued from front cover

IBS welcomed more than 85,000 attendees, as part of Design and Construction Week. Of that total, about 60,000 were IBS registrants. The exhibits span 583,000 square feet with over 1500 vendors on hand to show off their value to the industry. IBS offers over 150 educational seminars covering a myriad of topics.

For the 30th straight year, HOME, RWC, and MHWC have exhibited at IBS, taking part in the educational effort to explain the advantages and benefits of our insured warranty programs to builders and remodelers. Drawn in by our now famous “Wheel-O-Warranty” prizes, over 600 builders eagerly learned what a HOME, RWC, or MHWC warranty could do for them, from marketing to customer service, to effective risk management and more.

Our group of 13 representatives certainly met many new builders but just as important, they reconnected with many old friends who have been loyal HOME/RWC members for years and even decades! All took a spin at the wheel, hoping to literally cash in and walk away with a crisp \$50 bill! In all, 47 cash prizes were handed out but everyone walked away a winner with some type of prize: duffel bags, mini lanterns, spiral sticky notepads and the brightest mini-flashlights this writer has ever seen were among the hot ticket items. We are fairly certain the flashlights and lanterns could be used to signal alien life in outer space.

But of course, it's never all work and no play for this group. Many of our little group also took advantage of the special events put on by NAHB including the House Party at Mango's and the Spike Concert featuring the ever-young band, Chicago! Seriously, is there any better brass section out there? Additionally, we took advantage of our time together as a group to conduct a sales meeting covering a wide variety of topics, improvements to our programs and internal upgrades to our systems.

Overall, the IBS show is an invaluable forum for us but also for the industry. Where else under one roof could you hope to see and learn about such a wide variety of building industry topics?



Account executives from all facets of the warranty company are represented in the booth. Left to right: Tifanee McCall (MHWC), Diana Gomez (HOME of Texas), and Staci Cool (RWC).



Eagerly awaiting the outcome of the spinning prize wheel!

**The International Builders' Show
moves back to Las Vegas,
February 19-21, 2019. We'll be there!**



Manufactured Housing Warranty Programs

available for HUD-Code Manufacturers and HUD-Code Builder/Dealers

MINIMIZE RISK • MAXIMIZE REWARD

Contact Tifanee McCall: 800-247-1812 x2132 or sales@mhwconline.com



The Bull Market is Becoming a Real Bear

By: Staci Cool, RWC Account Executive

“Limited inventory”. “Rising interest rates”. “Barbell of imbalance”. Many homebuyers, and real estate professionals alike are finding themselves challenged by the law of scarcity in today’s market. Simply put, there are more buyers than there are homes to fill. Anyone in the home building and buying world is intimately aware of the impact presented to us with this unique situation. There are several factors creating this imbalance.

First-time homebuyers who are starting families and move down buyers who are looking to downsize have put a strain on the inventory availability. The need for each group is similar, the wants may differ, but the need can be met with access to more inventory of affordable homes. With the average sales price of homes increasing exponentially, the opportunities for these buyers is continually diminished. Add in the threat that homes will now cost more because of rising interest rates, and a crisis is created. Interest rates are not currently creating a deferral impact upon buying trends, however, as the prices continue to rise, it prices many families out of the market entirely.

What does this all mean? To put it bluntly, the market needs more homes for the fixed income and average income buyers. Meeting these buyers needs starts with the price point and includes flexible options. Fixed income buyers who are



...homebuying needs and demands are at the crossroads between availability and affordability. Somewhere in the middle is exactly where builders should strive to be to reap the rewards.

downsizing tend to fall into the group of sellers that are cashing in on the equity increases on their current homes. They may be retiring or reducing their work load, pushing them toward fixed income levels. However, first-time homebuyers have a different hurdle. These apartment and rental home buyers need better programs in place to help them get out of the rental trap. With the increased need for rentals came the increased cost of renting. Many of the options available for renters taps out their income which reduces the chances that they can save money for a down payment. A good rental history shows they can afford the home, but they don’t have the income set aside for a 20%

down payment. Does your company offer incentives to first-time homebuyers? How can your trusted lenders help?

Although it is a challenge for the buyers, it is a positive for sellers and builders who are looking to gain a profit after a long stretch of being at a standstill. This opportunity for growth for builders is understandably a cautious undertaking. Willingness to work with these buyers can be rewarding to builders but it is wise to take precautions to avoid the pitfalls of the past. Ensuring that you work with other professionals who are licensed properly and that you are providing a high quality, warranted homes will set you as a builder apart from the crowd. Many lenders are now requesting that a 10-year structural warranty is in place when the buyer is using FHA/VA and USDA financing. As a member in good standing with HOME/RWC, you are in a position to meet this requirement and can meet the buyers lending needs.

In conclusion, home buying needs and demands are at the crossroads between availability and affordability. Somewhere in the middle is exactly where builders should strive to be to reap the rewards. As a tradeoff, qualified buyers are willing to settle for higher interest rates if given the opportunity to achieve the long-term goal of homeownership. Scarcity is real, but buyers are abundant.

Maximize the Marketing Power of Your Warranty Add Us To Your Website

By adding a link from your website to the HOME site, your prospective home buyers will be able to read important information about the value and benefits of the warranty, as well as what the warranty will do for them. You can even use our logo!

Link homeowners to www.homeoftexas.com/homeowners



HOME Welcomes Diana Gomez

HOME of Texas welcomed a new team member to Sales late last year, Diana Gomez. Diana joins us as an Account Executive, tasked with not only bringing new members into the HOME of Texas



fold but also providing customer service to our current members in the Lone Star State. She will be your “go to” source for anything related to builders' HOME membership, warranties, and affiliated programs.

Diana is a Houston resident and avid Houston sports teams fan so watching the Astros bring home the World Series Pennant was a once in a lifetime experience. She also experienced Hurricane Harvey first hand and saw the aftermath of what 16 feet of water in her home actually looks like. Her resilience in dealing with adversity and positive attitude in the face of such loss were traits that made us believe that Diana was the perfect person for the job.

With 14 years of sales experience under her belt, she is passionate about providing the best customer service possible, earning “Best Client Services” accolades by the Houston Press. She understands what it means to deliver on the promise of excellent customer service and is committed to doing so for you and your company. Her career experience in prime and subprime lending finance sales, medical sales and business development consultant coupled with her eagerness to keep up with the latest trends in business has given her a broad base of knowledge. Diana's experience in client relationships, business development and corporate sales combined with HOME's 35+ years in business makes for a winning combination.

Ask the HOME Enrollments Department

Q. Is the Warranty Transferable?

A. Yes, the Limited Warranty is automatically transferred to subsequent Owners throughout the entire warranty term, regardless of the number of times it is re-sold during that period. Coverage transfers automatically – the home is what's warranted as opposed to the homeowner. There are no fees to pay or forms to complete.

Q. I don't have a copy of the original Application for Warranty with the homeowner's signature. What can I send?

A. The Warranty Company will accept a signed copy of the Application for Warranty form.

Q. Can the Warranty be extended?

A. No. Each warranty is covered for the term indicated in the Limited Warranty Book issued for a specific house.

Q. How do I know my Title Company is sending in the completed Application for Warranty form and payment in order for HOME to validate coverage?

A. If you use Warranty Express, click on Reports. You can check the homes you have open and closed in your account with HOME at any time. If you're not using it, call us for a password.

Q. I need a HUD Acceptance Letter. What do I do?

A. Contact HOME at 800-455-8173. If you enroll your homes through Warranty Express, you can also request one through the site as you enroll a home or in the Order History section under Edit.

Q. 911 changed the legal address of a home that is closing. Can I just change that on the Application for Warranty form?

A. No. The Application for Warranty form is a Legal document. Please contact HOME and we will make the change in our system and mail/email/fax a new Application for Warranty form to you.

Q. I'm closing in a half hour and I forgot to enroll a home. Is it possible to get a warranty in time for closing?

A. Yes. Warranty Express gives you, the builder, control to enroll a home at any time. You only need a password to log on and enroll the home you need for closing. If you're not using it, call us for a password.

Q. When should model and spec homes be warranted?

A. Homes in your inventory should be warranted as “builder-owned” if they have not been sold within eighteen (18) months from the time construction is completed. If you have approached the 18 month period and you have a contract on the home, please contact our Enrollments Department to see if an extension can be granted.

Q. What do I do if I'm having problems with Warranty Express?

A. Use the Support Form located on the login screen and describe the problems you are encountering.

Home Maintenance Quiz - Test Your Knowledge

(Quiz provided by NAHB.org)

A home is one of the biggest investments a person will ever make and in order to keep that home glowing and increasing in value, a well maintained property should be the goal for years to come. Of course a warranty will provide protection, but seasonal maintenance by the homeowner is also key to long lasting digs. As a professional in the industry, you've seen first-hand what irresponsibility will do to a residence. It's imperative to remind your buyers that even though a home may be brand spanking new, regular maintenance is absolutely necessary to ensure safety, comfort, and retain resale value.



It's easy to preach to a homebuyer about keeping up with seasonal tasks and send them on their merry way, but why not arm them with a comprehensive list of things they should be aware of? Steer them toward RWC's "season maintenance checklist" at www.homeoftexas.com/homeowners/#checklists. This is a great tool for homeowners to stay on top of things. Furthermore, you as the builder, must have gathered hundreds of maintenance tips during your career. Offer up those tips and hints as you meet with your clients throughout the home building journey.

Just for fun, here is a home maintenance quiz that will test *your* know-how. While this quiz does not address every conventional home maintenance project, it does provide helpful tips that may have been overlooked.

- 1. How often do forced-air furnace filters need to be changed?**
At least every three months during the heating season.
- 2. What part of the faucet usually needs to be replaced when you have a water leak?**
The washer.
- 3. Should you run hot or cold water through your garbage disposal?**
Cold water.
- 4. How often should the moving parts of garage doors be oiled?**
Every three months.
- 5. What tools can you use to unclog your drains?**
A plunger and a plumber's snake.
- 6. What tool can be used to unclog a toilet?**
Coil spring-steel auger.
- 7. What faucet part needs to be cleaned every three to four months?**
Aerator — the screen inside the end of the faucet.
- 8. What can you use for traction on icy sidewalks, steps and driveways?**
Cat litter or sand — never use salt because it damages the pavement.
- 9. Where should the fire in your fireplace be built?**
On the and irons or grate, never on the fireplace floor.
- 10. What will prevent soot and add color to the fire in your fireplace?**
Throw in a handful of salt.
- 11. Where should your firewood be stored?**
Outside, away from your house and not directly on the ground.
- 12. What helps keep unpainted concrete floors easy to keep clean?**
Concrete sealer.
- 13. What should you use to clean unpainted concrete floors?**
A solution of 4 to 6 tablespoons of washing soda in a gallon of hot water. Mix scouring powder to the solution for tough jobs.
- 14. Why should frozen pipes be thawed slowly?**
Frozen pipes should be thawed slowly to prevent the formation of steam, which could cause the pipe to burst.
- 15. How often should your roof be inspected?**
A qualified roofer should inspect your roof every three years.
- 16. What should be regularly checked on your security system?**
The alarms and circuit breakers should be checked to make sure they are in working order and the sensors should be inspected one by one.
- 17. At what temperature should your water heater be set?**
120 degrees Fahrenheit
- 18. How often do skylights need to be inspected?**
Skylights should be inspected each time your roof is inspected so leaks don't develop from cracks and interruptions around its seals, caulking and flashings.
- 19. What can you use to help a window slide easily?**
Rub the channel with a piece of paraffin.
- 20. What should you look for when you inspect your siding yearly?**
Determine if wood-sided homes need to be repainted; check to see if the caulking around the windows and doors has split and cracked, and replace the caulk; clean the mildew; trim shrubbery away so it does not touch the siding.

And the 2017 Sales Awards for HOME, RWC & MHWC Go To...

By Suzanne Palkovic, VP of Sales

It's that time again for HOME of Texas (HOME) and its affiliates Residential Warranty Company, LLC (RWC) and MHWC, to acknowledge and congratulate the 2017 Sales Awards Winners! The Account Executives recognized this year for their individual efforts and achievements have each generated a great deal of business activity logging appointments, sending mailings, making phone calls, stopping in for PR visits, in addition to all of the day-to-day basics that ultimately resulted in another very productive year.

The Outstanding Account Executive of the Year Award is the companies' most prestigious award and is bestowed upon the Account Executive who demonstrates the most effort in a variety of categories. While Sales is obviously the most critical factor, there are also many other duties vital to the sales process which pave the way for the sale to be made. The Outstanding Account Executive of the Year Award for 2017 encompasses all these many factors and more.

We are excited to announce another first-time winner, **Rich McPhee**, as our Outstanding Account Executive of the Year. Rich has been with us for just over 4 years but his knowledge of the home warranty industry, combined with his excellent customer service, is unparalleled making him an invaluable asset to the many members he has brought into our fold.

As any sales-driven organization is well-aware, success of a company is unobtainable without hard-working and dedicated salespeople. Again this year, we are blessed that several different Account Executives worked their way into contention for all of our companies' top awards, making ours a truly a well-rounded and dedicated sales team.



Rich

We are pleased and proud to have these winners on board.

Outstanding Account Executive of the Year:

1. Rich McPhee
2. Jana Watts
3. Staci Cool



Jana



Freddy



Staci

Most Projected Homes to Warrant:

1. Rich McPhee
2. Jana Watts
3. Freddy Pesqueira

Largest Average Size New Builder:

1. Rich McPhee
2. Freddy Pesqueira & Fred Taylor (tie)
3. Staci Cool

Most Applications Received:

1. Jana Watts
2. Tifanee McCall
3. Freddy Pesqueira

Highest Approval Percentage:

1. Freddy Pesqueira
2. Tifanee McCall
3. Jana Watts

Best Retention:

1. Staci Cool
2. Tifanee McCall
3. Fred Taylor

Rookie of the Year: Staci Cool

Congratulations to all!

Special recognition again goes out this year to Jody Lehman, our Administrative Assistant, because without her support here in the office, it would be much harder for any of us to be productive or successful. She's the one that prepares rate illustrations, arranges trade shows, sends out mailings, keeps PDFs up to date and in general... is here for the Sales Team. Agnes Brennan is also critical to our team's success, helping us to help our builders maintain their membership each year. While the salespeople in the field generally are the ones that gain the recognition, the people behind the scenes are extremely important to provide the support needed to get the job done. Congratulations to Rich and to all 2017 Builder Warranty Sales Awards Winners!

RWC Insurance Advantage Launches New Website

By Ron Sweigert, RWC Insurance Advantage

RWC Insurance Advantage (RIA) is excited to announce the launch of our new website. HOME of Texas members can now request a quote, apply for coverage or request certificates all from their computer or mobile devices.

HOME BUILDER'S INSURANCE AT PREFERRED PRICES!



WE OFFER:

General Liability Insurance* - General Liability is insurance that protects you from a variety of claims including bodily injury to members of the public and damage to property belonging to others that arise out of your business activities. RIA can offer options in the form of an Occurrence Policy or a Claims Made policy. Please visit our website for FAQ's on these coverage forms.



Umbrella and Excess Insurance* - In conjunction with McGowen Excess and Casualty, these policies provide you with additional limits (usually \$1mm to \$5mm) of liability above your General Liability policy. Since a General Liability policy protects your business from bodily injury and property damage claims that you become legally obligated to pay, it is essential that you have proper limits in place to protect your business. In today's litigious society, a \$1,000,000 of General Liability insurance may not be enough. Check out FAQ's on our website. Look under products.



Builders Risk Insurance - We are an authorized agent for one of the world's largest insurers...Zurich. Builders Risk insurance protects your financial interest in the materials, fixtures and/or equipment being used in the construction, or renovation of a building, or structure in the event they are damaged or destroyed by a covered cause of loss like fire, windstorm, vandalism or theft.



Contractors Equipment Insurance - With Zurich, Contractors Equipment coverage is property insurance that covers the loss of, or damage to covered equipment owned by you, or in your possession resulting from such hazards as fire, theft or vandalism.

As a leader in the residential home building industry we are committed to providing general liability insurance and select other coverages to members of HOME of Texas.



Before you renew coverage elsewhere, consider getting a quote with RIA. Just visit our website and click on the Get A Quote button and answer a few easy questions. We will reply via e-mail with a price indication.

GET A QUOTE

**Insurance products are subject to underwriting requirements.*

**RWC** LLC
INSURANCE
Advantage

www.RWCInsuranceAdvantage.com

Free Marketing Materials

Did you know marketing materials are available to you for **FREE** as part of your Membership with us? To see a wide array of what's available visit: rwcwarranty.com/marketing-materials/

This issue's feature item is:
**Why a Warranty Matters
 Consumer Brochure**
 (Form #8594)

This easy to understand brochure explains to homebuyers the benefits of a HOME of Texas new home warranty and how the coverage works in their favor.



Stay Secure

HOME strongly encourages you to use the secure upload portals on each of our websites to send important documents rather than emailing, faxing or mailing information regarding new memberships, renewals, or warranty resolution matters.

Secure upload links can be found in the drop down menu when you hover over the "Builders" tab (or the "Manufacturer's tab on the MHWC affiliate site), as well as at the very bottom of every webpage. Simply follow the prompts to send documents securely. Keeping yourself secure from theft and vulnerability is a top priority. Better safe than sorry!

Who Should I Contact?

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
 25-585-1909
diana.gomez@homeoftexas.com

All Manufacturers and MHWC Builder/Dealers

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



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

- General Liability
- Builders Risk
- Contractors Equipment
- Bonds

Quotes:
 Ron, x2190
ron.sweigert@rwcinsuranceadvantage.com

Underwriting:
 Bohdan, x2190
bohdan.hoh@theparmergroup.com

Roberta, x2272
roberta.woodhall@theparmergroup.com

Certificates and Loss Runs:
 Roxanne, x2363
roxanne.harrell@theparmergroup.com

Claims:
 Laura, x 2278
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 and Membership/New Application Status
 Donna, x2148
donna.foose@rwcwarranty.com

Warranty Resolution
 Ann, x2200
ann.cooper@rwcwarranty.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.

Additional Insured! Me? Welcome to Blue Monday

By Doug Davis, Integrity Underwriters

Why do bad things seem to happen most on Monday mornings? We even call it “Blue Monday.” Take the builder, for example, who wasn’t named Additional Insured on his exterior painter’s general liability policy.

Our builder came to work one fine Monday morning to discover a voice-mail. His painter had over-sprayed a dozen parked cars in a lot across the street from his three-story townhouse project that was nearing completion. It happened on Saturday, which was windy. Too windy for spray painting three floors up. The cars belong to a pre-owned Corvette dealership. Each Corvette is worth an average \$40,000. The estimated cost to re-paint all twelve is over \$104,000. The painter admitted he’d messed up big time and lamely explained rain was forecast

going to defend him in the lawsuit soon to be filed by the Corvette dealership. They are claiming loss of market value now that they have to disclose to customers that their inventory had been damaged. This is going to get ugly and consume large amounts of our builder’s time. His insurance company may not renew his policy. Why? Simply because our builder was not named Additional Insured on the painter’s policy. So, what’s so important about being named Additional Insured anyway?

When you require your subcontractors to list you as Additional Insured on their general liability policies, you become entitled to insurance coverage benefits under their policies. Additional Insured status is most often used in connection with an indemnification agreement, also known as a hold-harmless clause. Hold harmless

you harmless, your general liability insurance company may have to cover the loss and defend you if you are sued. They may seek reimbursement from your subcontractors’ insurance companies, or the subcontractors themselves. Your insurance premium could increase due to the greater exposure, or your insurance company may even decide to not renew your coverage.

Additional Insureds! Hold-harmless clauses! Contracts! Maybe every day is Blue Monday when you have to deal with such things. Consider this, however; why jeopardize your insurance coverage because an incompetent painter decided to use a spray gun on a windy day?

The RWC Insurance Advantage is committed to providing you with the best possible general liability insurance protection. But, we need your help. Here’s a checklist:


- (1) Review your contracts with all your subcontractors.*
- (2) Are you named Additional Insured on all their general liability policies?
- (3) Do they all hold you harmless for all claims while working for you?
- (4) Do you obtain up-to-date certificates of insurance every year from each one?

If you have questions about this article or would like us to review your general liability insurance needs, we’d like to hear from you. Contact us by email or call us at:

► info@rwcinsuranceadvantage.com
► 1-866-454-2155

Make Blue Monday a little less blue.

*Please consider consulting an attorney if you need assistance in drafting contract language. This article is intended to help you better understand general liability insurance terms and coverages. It is not to be construed as legal advice. Terms and conditions of various insurance company policy forms may vary.



“Without you being *Additional Insured* on your subcontractors’ policies, you can be brought into any suit resulting from your subcontractors’ negligent acts.”

for the next four days, so he decided to “make hay while the sun shined.”

Our builder’s subcontractor was obviously at fault. Our builder had no part in this loss. When he hired the painter he expected he was dealing with a professional who knew his job. Yet our builder’s general liability policy, not the painter’s, is going to pay the claim. Our builder’s insurance company, not the painter’s, is

going to defend him in the lawsuit soon to be filed by the Corvette dealership. They are claiming loss of market value now that they have to disclose to customers that their inventory had been damaged. This is going to get ugly and consume large amounts of our builder’s time. His insurance company may not renew his policy. Why? Simply because our builder was not named Additional Insured on the painter’s policy. So, what’s so important about being named Additional Insured anyway?

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Number Crunch

1.8 MILLION

number of kitchens remodeled
each year.

12.5 YEARS

The number of years it takes to
become an architect in the U.S.,
from enrollment to licensure,
according to the National Council
of Architectural Registration Boards
2017 data report.

TOP 5

affordable states for millennial
homebuyers are West Virginia,
Ohio, Arkansas, Indiana, and Iowa
according to GoBankingRates.com.

68%

the majority of buyers who
want their washer and dryer
on the first floor of the home.

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 that 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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Upcoming Shows



Sunbelt Builders Show
Dallas, TX • Booth 904
August 8-9, 2018



GHBA Product Expo
Houston, TX • Booth 98
October 18, 2018



International Builders' Show
Las Vegas, NV
February 19-21, 2019

We encourage you to stop by our booth and take full advantage of HOME's many programs and services. Let's chat and find out what other benefits we can add to your toolbox!

Save Money by Paying Online

The vast majority of HOME of Texas Builders utilize our online enrollment system, **Warranty Express**. But did you know that if you also pay for your homes online, you will **SAVE MONEY** too? Enroll your homes on Warranty Express and pay for them online by credit card or I-check, and HOME waives the \$6.95 processing fee* for each one. Think about it. If you enroll 100 homes per year, that \$6.95 fee morphs into a nifty \$695.00 pretty quickly.

If you still enroll your homes manually, switch to Warranty Express and take advantage of this online method for enrollment and payment. The system is secure, your closing documents are ready for you quickly, but best of all you save not only the \$6.95 per home but also a lot of time!

What else can you do on Warranty Express besides enroll a home?

- Order Marketing Materials including Sample Warranty Books
- Get your enrollment history
- Get duplicate copies of closing documents
- Print FHA Acceptance Letters or State Required Affidavits
- Renew your warranty membership



Contact us today!
800-445-8173, Ext 2107
info@homeoftexas.com

* Does not apply to Building System Manufacturers, Remodelers, Commercial Builders, or HUD-Code (Manufactured) Manufacturers.