

# ★ TEXAS TIMES

Spring / Summer 2022 • The Newsletter for Members of HOME of Texas



## our own PETER PIPER

Operating a business presents daily challenges and requires hard work. America's home builders know this, as you struggle with supply shortages, price increases and rising mortgage rates. Despite these problems, it is important to remember the reason you went into business in the first place—to make a profit—and to focus on how to remain profitable. We believe we can help you simplify your effort to stay in the black.

The modern world is complex. Every day we are deluged with useful and not so useful information. One way to navigate the clutter of the internet age is to organize our thoughts by making a list. A list seems unremarkable, but lists have many positive effects like reducing anxiety, increasing productivity, creating accountability, improving organization, and strengthening memory.

You probably have discovered the power of the list long ago and may already have a collection of lists on your desk. One way to make a more important list stand out is through alliteration—using the same sound to start multiple words in a sentence—a device used in children's rhymes and tongue twisters. (Note how most people can tell you the green vegetable that Peter Piper picks and what the little girl sells by the seashore.)

We have a list that uses alliteration and reminds us how to make our company profitable. **Procure profits from planning, people, products, performance, and protection.** We believe this simple sentence is a recipe for success in any business.

*Continued on page 2*

## International Builders Show 2022

*By Suzanne Palkovic, VP of Sales*

The International Builders Show was back in full swing this year in Orlando, Florida. To say the least, the last two years have been ... unusual... in the building industry let alone in the world. So to be able to get back to a little bit of “business as usual” was welcome indeed.

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*HOME/RWC's booth featuring the Wheel 'O Warranties*

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## Our Own Peter Piper

*continued from front cover*

**Planning.** Many people have great ideas for how they can make money--the aunt who wants to open a coffee shop, the friend who can improve the product his employer makes, and the cousin who thought of Amazon's business model years ago but never got around to developing it. The world is full of these kinds of dreamers. But dreams are not plans. Successful business owners take hold of their dreams, plan how they can accomplish them, and work hard to bring their dreams to life. Planning does not end when a business starts, but continues with every new housing development, shift in the market, or change in competition. Wise business owners regularly refresh their plans, checking if their pricing is right, their products are hot, and for other ways to make even more profit. Effective planning leads to better use of resources, realistic timelines, seamless growth, and a path to profitability.

**People.** One of the most rewarding and at times frustrating aspects of running a business is the human factor--our employees. Good employees help a company be great. Conversely, employee problems distract management from focusing on the bottom line and can cost a company business and profits. Successful companies reward good employees, drop employees who are a drag on the organization, and let their employees know that ownership, management, and workers are on the same side, pulling in the same direction.

**Products.** Drive around most towns and you'll see the history of American home building--stately Victorian homes, row-houses, Cape Cods, bi-levels, McMan-sions, ranches, and now even tiny houses, to name a few. Each type of home was the hot item in the marketplace--for a while. But then people wanted something different. Profitable builders



stayed in tune with the changing tastes of their customers and gave the people what they wanted.

**Performance.** For better or worse we live in a world that moves quickly. Studies show that consumers are very concerned about the speed at which they get what they have purchased. When building a house, it is important to stay on schedule or to fully explain any delays and then stick to the revised schedule. A new home is usually the most expensive item your customer has ever bought. Expectations will be high, and builders who hope to be profitable should deliver a quality product and complete any call back work timely and professionally. How you perform with each customer can affect what they tell their friends and family about you, which can lead to increased sales or to disappointment.

**Protection.** Once a good plan is crafted, competent workers are hired, and the right models of homes are sold and well-constructed, profits should follow. To keep the money it has earned, a well-run building company protects itself from risks that can bleed a company dry. Well drafted sales agreements together with appropriate liability and other insurance are part of that protection. Successful builders who hope to be profitable should also place an ex-

press warranty on every home they build, preferably one with a mandatory binding arbitration provision, a team of warranty professionals who can help resolve disputes, and the best insurance backing in the industry.

HOME of Texas has been directed by the same owner since 1992, and along with our national affiliate Residential Warranty Company, LLC, our people have administered home warranties on over 3.7 million homes. We offer a wide variety of warranty options, from the standard ten-year warranty to our specialty warranties for remodeling projects, and detached garages. HOME's warranty mirrors Texas' ten-year statute of repose and transfers the major structural defect obligations from our builders to HOME's insurer in the final eight years of the warranty. HOME's warranty provides clear performance standards that help create realistic expectations in your homeowners and a road map to resolving even the stickiest customer complaints.

HOME's warranties are backed by a Texas property and casualty insurance company, and HOME and its affiliates are 100% American owned. Our pleasant customer service staff is dedicated to making your interactions with HOME as smooth as possible, and our veteran warranty resolution team will handle your customers' concerns with care.

If you want your company to succeed, remember to *procure profits from planning, people, products, performance, and protection* and that the best protection you can get is a HOME of Texas warranty on each of your homes.

Have a great Spring and Summer!

## Why A Warranty Should Take Priority

By: Staci Cool, RWC

*Sally wanted to buy a house in the valley, but she knew better than to dilly-dally. Sally had heard that houses were in big demand, so she hired a realtor to lend her a hand. The agent showed her three places, each of which offered beautiful spaces. She wanted to get into a house quick, however she could not decide what to pick. Her savvy agent was smart and knew just what wisdom to impart. For only one home came with sureties, it offered warranties to cover obscurities.*



Whether you build homes, have a personal home to sell, or rehab homes to put on the market, you face similar obstacles. Buyers search for unique features and upgrades with the hope that one stands out above the rest. Trends can come and go, paint colors, flooring types, built-ins, all of these are at risk of becoming the next “no” on a buyers list. Something that does not go out of style, however, is the desire for reassurance and protection from defects or expensive repairs. Referencing the story of Sally above, let’s examine why an educated agent might recommend a newly built house with warranty coverage.

Imagine how excited Sally was when she moved into her new home. To Sally, she saw a cute 5-year-old two-story bungalow with a private backyard near a babbling creek. The property included all the appliances and every updated feature that she had sought. At the time, it did not cross Sally’s mind that an issue may be awaiting her sooner rather than later. A few months after settling in, the water heater stopped working and she discovered a crack in the basement wall that appeared to be leaking. Many buyers hope that these defects are caught by their chosen home inspector. However, even with the most detailed of inspections, appliances and mechanicals are fickle. These systems can break down without warning and inevitably at the worst moment. Adding to this scenario, because of limited inventory and high demand, waiving the buyers right to an inspection has become more common. This increases the chances of things being missed, like small cracks in the dark corner of a basement.

Without specific, clear, warranty protection in place, Sally has no assurances or proper assistance to help her with a resolution. All she is armed with is a concern that there may be a larger issue or potentially a known default that was not disclosed. A typical first step is to reach out to friends or neighbors who may offer suggestions and recommendations for who to contact. Based on similar scenarios that have occurred, things like this can go sideways very quickly.

For example, if a contractor determines that the leak is due to a structural failure that was imminent given the location to the creek, the original builder may find themselves in hot water. Since the home is only 5 years old, the problem may qualify as a pursuable default under statewide implied warranty statutes. Should it escalate, potentially, the builder may end up at the mercy of legal systems and public opinions. If the perspective viewpoints are

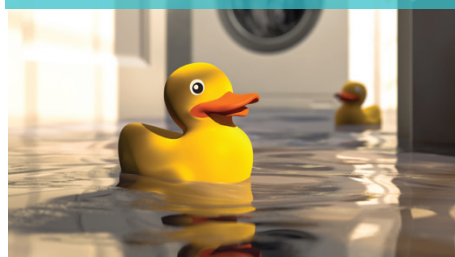
not rooted in an understanding of typical building practices, endless court battles may ensue.

Additionally, mechanical warranties are a complex animal. It is not beyond feasibility that the fine print on the water heater may indicate that, without prior approval, the original owner cannot transfer the warranty. This disclaimer could allow the manufacturer to void the warranty. In either of these sample circumstances, Sally could present her complaints to an attorney and potentially be able to pursue legal recourse.

Let’s face it, in a sellers’ market, buyers are at a disadvantage, however disadvantage does not negate liability. Homeowners and well-meaning builders who believe their “good build history” should be enough are underestimating the overall risks. Without disclosing potential mechanical issues, sellers are left with the burden of proving no negligence existed. Without spelling out what sorts of structural things are covered and for what time frame, builders are inadvertently ignoring the potential for serious liability.

Warranties certainly are not the be all and end all to escape liability. What they can provide is peace of mind when navigating a homeowner’s construction defect claim. The cycle of building, buying, and selling homes requires clearcut guidelines to help avoid fruitless and expensive legal battles. The appropriate coverage to meet these needs is vitally important to differentiate yourself, protect all parties, and demonstrate concern for the homeowner.

*Even with the most detailed of inspections, appliances & mechanicals are fickle. These systems they can break down without warning & inevitably at the worst moment.*





## International Builders Show 2022

*continued from front cover*

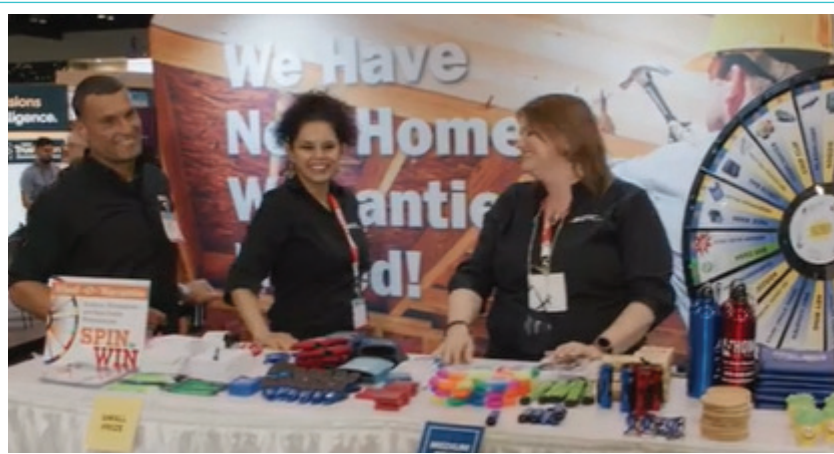
HOME of Texas and Residential Warranty Company again participated in the event with a booth to spend three days educating prospective new members on the value of our programs, reconnecting with current members and old friends and a little bit of old-fashioned camaraderie among our team members. And of course.... our "Wheel-O-Warranty" prizes were back! It's becoming a little bit famous as we had some builders stop by to say they actively sought us out to try their luck again this year. And why do you ask? Because we had a little cold hard cash on that wheel to share with lucky spinners, over 3 dozen of them!

Our wheel even caught the attention of the marketing crew for the IBS show and they stopped by to film a commercial in our booth. (screenshot captured below) The commercial played on a loop over the IBS channel throughout the various

if there's no pandemic that is, the entire building industry focuses its collective sights on innovation, education, and networking at a one-of-a-kind event, and for 3 days, building industry professionals from all 4 corners of the country discover a variety of products and innovative concepts that are sure to enhance their businesses moving forward.

We were pleased to once again take part in the educational effort to explain the advantages and benefits of our insured warranty programs to builders and remodelers to learn what an insured warranty from HOME, RWC, MHWC or Key Estates warranty could do for them, from marketing to customer service, to effective risk management and more. See you in Vegas in '23!

*Check out all these smiling faces! These were just some of our Wheel-O-Warranty cash prize winners. Congrats to all and thanks for stopping by!*



halls. Now we just have a worry a little bit that Freddy Pesqueira, Lydia Toscano and Staci Cool don't drop their positions for a life in the commercial biz!

But beyond the fun that is inherent in any outing that includes sales reps and builders, a lot of work gets done. Once a year,



## Top Markets for Remodeling

Experts are predicting home improvement spending in 2022 will reach a 17-year high. But certain markets will rise above the rest, with some expected to see 20% annual growth in spending, according to data released earlier this year by the Joint Center for Housing Studies of Harvard University (JCHS).

The forecast is derived from JCHS' Leading Indicator of Remodeling Activity (LIRA) index. Since the second quarter of 2020, the moving rate of change in home owner spending has continued on an upward trajectory. In the second quarter of 2020, that change was just 1.5%, but it is expected to reach 19.7% by the third quarter of 2022.

However, that rate is expected to dip toward the end of the year, dropping to 17.3% in the fourth quarter. JCHS calls this "a deceleration toward more sustainable rates of growth," resulting from the rising costs of labor and building materials, the labor shortage and higher interest rates.

The projected annual remodeling spending growth is 17% overall for this year, but that will not be the same across the country. Based on JCHS data, of the 48 major metros, just 20 will see above-average growth (14% increases or more), and only six will exceed the national prediction.

These three Texas regions made that top 20 list and are expecting increases in home improvement spending:

- Austin - Round Rock
- San Antonio - New Braunfels
- Houston - The Woodlands - Sugar Land

Source: [nahb.org](http://nahb.org)

## Make Safety a Top Rung Priority

As the weather warms up and the homebuilding industry once again kicks into top gear, the American Ladder Institute would like to turn the jobsite focus to working – and more specifically, climbing – safely.

Naturally everyone on site knows how to properly use a ladder – but sometimes it's a matter of speed over caution when trying to meet a tight deadline, or focus being placed on social distancing concerns rather than previously followed procedures. Despite innate knowledge and good intentions, it's easy to lose sight of safety.

National Ladder Safety Month is recognized in March, but there is never a wrong time to review the basics of proper ladder use. Here are some helpful tips and info courtesy of the NAHB.

Ladder accidents account for a huge percentage of home building jobsite injuries and OSHA citations. An estimated 81% of construction site fall injuries treated in hospital emergency rooms involve a ladder. According to the National Institute for Occupational Safety and Health (NIOSH), 500,000 people are treated and about 300 people die from ladder-related injuries each year. The estimated annual cost of ladder injuries in the United States is \$24 billion, including work loss, medical, legal, liability, and pain and suffering expenses.

Safety training on the proper use of ladders should be a top priority for home builders. Everyone on a jobsite knows the appropriate way to use a ladder, but with tight deadlines and now social distancing concerns, many don't take the time to put safety first.

The American Ladder Institute (ALI) has a wide selection of ladder safety resources for use at home and on the jobsite, including a webinar series presented during Ladder Safety Month. NAHB also has numerous free materials for members to use in safety training programs for both onboarding and refreshers.

Ladder safety is a critical area for home builders to get right. Let's do all we can to promote the proper use of ladders on the jobsite.

Source: [nahb.org](http://nahb.org)



**81%** of construction site fall injuries treated in hospital ERs involve a ladder.



## Extended Warranty Coverage Now Available on Newly Constructed Homes Nationwide

**Yes, you heard that right.** HOME of Texas and RWC have taken our Key Estates Extended Warranty product previously offered on existing/resale homes to a whole new level. And it's available in any state in the country!

Key Estates for New Homes allows homebuyers the option of procuring warranty coverage on their new appliances and systems, extending warranty protection beyond the original manufacturer's standard warranty.

Setting this home protection plan apart from others is the level of flexibility built into the coverage. The buyer chooses the length of warranty term, the level of service fee, and perhaps the most popular feature of the program, **which repair provider to use when a covered appliance or system breaks down.** That's right. The homeowner is in total control. No need to choose a random repairman from a predetermined list. And no crossing fingers and hope that the "repair guy" the other company sends over will be knowledgeable, experienced, or even reliable enough to show up on time as scheduled. This approach allows for greater confidence in who will show up at their door.

Key Estates is economically priced, flexible to meet any client's needs, AND insured. Do you know if "the other guys" offer insured plans or do they "go it alone"? Our warranty is backed by Western Pacific Mutual Insurance Company, RRG (or WPMIC) which has been rated "A- (Excellent)" by AM Best continuously since 2001. WPMIC does not cover any other catastrophic risks, which can affect the insurer's strength. In fact, WPMIC currently has over \$120 million in surplus equity. That's some serious hulk-sized financial strength backing Key Estates' warranties!

Your sales team has mastered the unique elements associated with new construction sales such as site design, reading blueprints, architecture, and the nuances of materials and finishes. Why not take it one more step and add an extended warranty to the sales team arsenal? Combine Key Estates for New Homes with the HOME structural warranty and create the most comprehensive warranty package for your buyers. This is the perfect solution not only for the most complete protection possible, but it also solves those nagging customer service issues.



The beauty of this program is that when the refrigerator breaks down or the dryer takes its last spin, your buyers call OUR toll-free number to start the service process and not you.



*Interested in getting the details and pricing about Key Estates for New Homes?*

Call: 866-394-5135

Email: [Sales@KeyEstatesWarranty.com](mailto:Sales@KeyEstatesWarranty.com).

Sign up: [www.homeoftexas.com/builders/new-homes/](http://www.homeoftexas.com/builders/new-homes/)



**KEY ESTATES**  
CERTIFIED WARRANTY

FOR NEW HOMES



## Key Estates Gives YOU the Competitive Edge

### How Can Key Estates Benefit YOUR Business?

**REVENUE** ▶ *Key Estates* pays YOU a fee for services rendered in the administration and sale of this program to your homebuyers.

**UNIVERSAL APPEAL** ▶ The average homeowner understands that eventually most things break down. Warranties are a cost-effective way to deal with expensive and unexpected repair bills. NO membership fees are required. NO claim forms are needed.

**RELIABLE** ▶ The administrator for *Key Estates* is USHP, LLC, a sister company to Residential Warranty Company, LLC. *Key Estates* benefits from HOME's 40+ years of experience in the warranty industry.

**RESALE** value for your buyer increases.

**CONTROL** ▶ Unlike most other programs, *Key Estates* allows the homeowner to choose their repairer.

### What Choices Do Your Buyers Have?

**FLEXIBILITY** ▶ Buyers choose both the term and the service fee that best suit their lifestyle and budget.

**TERM CHOICES** ▶ 2, 3 or 5 year plans.

**SERVICE FEE CHOICES** ▶ \$25, \$50 or \$100 per trade call.

**OPTIONAL COVERAGE** ▶ Available for Freezer, Ice maker, Pool and/or Spa, Roof Leaks, Septic, Well, Homeowner-supplied Washer, Dryer & Refrigerator and Guardian Package.

### What is Covered?

**SYSTEMS** ▶ Heating, Air Conditioning, Ductwork, Electrical and Plumbing.

**APPLIANCES** ▶ Central Vacuum, Dishwasher, Dryer, Garage Door Opener, Garbage Disposal, Microwave, Range/Oven/Cooktop, Refrigerator, Trash Compactor, Washer and Water Heater.

**HOMEOWNER** pays only a small service fee for covered failures.

**FIRST YEAR** ▶ The manufacturer's warranty remains in effect on covered appliances or systems. If for some reason the manufacturer cannot fulfill their responsibility or has gone out of business, *Key Estates* comes to the rescue.

**REMAINING YEARS** ▶ *Key Estates* picks up the tab for covered failures.

**RESULT** ▶ When the refrigerator or dishwasher break down or the air conditioning shuts off on the hottest day of the year, your buyers call **OUR toll free number** to start the service process after the first year and **NOT YOU!**

**PLUS** ▶ You reduce the number of customer service calls to your business by providing an effective alternative solution.

TO SIGN UP, GO TO:  
[www.homeoftexas.com/builders/new-homes/](http://www.homeoftexas.com/builders/new-homes/)



## 2021 Sales Awards

By Suzanne Palkovic, VP of Sales

HOME of Texas, Residential Warranty Company, LLC, and MWHC are proud to announce and congratulate our **2021 Sales Awards Winners!** The Account Executives recognized this year for their individual efforts and achievements have each generated a great deal of business for the company in a rather unusual year. Not always able to be physically in front of a prospective new member due to the pandemic, they found other ways to connect, educate and assist their clients in formulating the best risk management program for their unique business.

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 wide variety of categories. While Sales is obviously a critical factor, the Outstanding Account Executive Award is based on more than just the sale. Not only are Sales numbers like most new members & most enrolled homes counted, but also a variety of other areas factor in to contribute to the overall success of the rep, the department and/or the company in general. It includes objectively measured things (average # of homes per new member, # of appointments, retention rate, etc) as well as those areas which are a bit more subjective to measure, including willingness to help out in someone else's territory, at a show or HBA event, help pick up the slack when reps are off, attitude, etc. The Outstanding Account Executive of the Year Award for 2021 encompasses all these many factors and more.

In a year encumbered by skyrocketing costs, a real estate market that was hard to predict, demand that was through the roof and a continuing undercurrent of unease about the future in which a pandemic hadn't quite been tamed, we need-

ed a leader to set the pace. And in 2021, that leader was **Freddy Pesqueira!**



Freddy (pictured above) has been with RWC for over 7 years and is a two-time winner of the **Outstanding Account Executive of the Year** award. His willingness to go anywhere, talk to every builder, and help in any way made him an easy choice for this year's accolades. And it didn't hurt that out of 11 award categories, Freddy finished in 1st place in 6 of them! With his accumulated knowledge of the home warranty industry, combined with his excellent customer service, Freddy is an invaluable asset to the many builder members he has brought into our fold. Congratulations Freddy!

Our success is nothing without our team and certainly no one person makes or breaks us but together we are a force to be reckoned with in the industry. Again, this year we were blessed that our entire sales team worked his or her way into contention for all of our companies'

top awards, making ours a truly a well-rounded and dedicated sales team.

Special recognition again goes out this year to our Sales Support team whose help, encouragement, organization, knowledge, and overall willingness to lend a hand keeps us on the right path and paves the way for our Team's success. Special shout out goes to Jody Lehman (Assistant Sales Manager), Ann Cooper (Administrative Assistant), Jana Watts (Sales Support Liaison), Agnes Brennan (Retention Liaison) and Susan Duncan (Texas Support). You are vital to our team's success, helping us help our builders and real estate professionals throughout the year. While the sales team in the field generally gains the recognition, the people behind the scenes are crucial to provide the support needed to get the job done. So my sincerest thanks go out to this incredible team for the work they do on our behalf.



Awards Continued ▷



## Awards and Recognitions

### OUTSTANDING ACCOUNT EXECUTIVE OF THE YEAR

**FREDDY PESQUEIRA** *first place*  
Rich McPhee *second place*  
Staci Cool *third place*

### MOST NEW APPLICATIONS

**FREDDY PESQUEIRA** *first place*  
Rich McPhee *second place*  
Diana Gomez *third place*

### MOST PROJECTED HOMES TOTAL

**FREDDY PESQUEIRA** *first place*  
Rich McPhee *second place*  
Diana Gomez *third place*

### MOST NEW BUILDERS PROJECTING > 20 HPY

**FREDDY PESQUEIRA** *first place*  
Diana Gomez *second place*  
Fred Taylor/John Felbaum *third place (tie)*

### MOST HOMES OF BUILDERS PROJECTING > 20 HPY

**FREDDY PESQUEIRA** *first place*  
Rich McPhee *second place*  
Diana Gomez *third place*

### AVERAGE SIZE BUILDER APPLICATION

**FRED TAYLOR** *first place*  
Tifanee McCall *second place*  
Freddy Pesqueira *third place*

### HIGHEST APPROVAL RATE

**JOHN FELBAUM** *first place*  
Freddy Pesqueira *second place*  
Staci Cool *third place*

### BEST RETENTION RATE

**TIFANEE MCCALL** *first place*  
Rich McPhee *second place*  
Staci Cool *third place*

### MOST ENROLLED HOMES FOR KEY ESTATES AND PLATINUM ADVANTAGE

**TIFANEE MCCALL** *first place*  
Rich McPhee *second place*  
Staci Cool *third place*

### MOST NEW SIGN-UPS FOR KEY ESTATES AND PLATINUM ADVANTAGE

**LYDIA TOSCANO** *first place*  
Staci Cool *second place*  
Freddy Pesqueira *third place*

### MOST NEW PROJECTED HOMES FOR KEY ESTATES AND PLATINUM ADVANTAGE

**FREDDY PESQUEIRA** *first place*  
Lydia Toscano *second place*  
Staci Cool *third place*

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



It takes a lot of tools to build homes, handle remodeling projects, grow your business, & keep clients happy. Homeowners want to be sure the work being done to their home is by a quality contractor. Don't just provide a promise and a handshake. HOME's written and insured Remodeler Warranty will set you apart from the competition and give your clients the security they crave.

- Economically Priced
- Various Warranty Options Available
- Security for Your Clients
- Effective Risk Management
- Clearly Written Warranty Standards

800-445-8173 x2188 / [info@homeoftexas.com](mailto:info@homeoftexas.com)

## Adequately Insured Subcontractors

by Doug Davis, Eastern Atlantic Insurance Company

You're a general contractor, a GC. Like it or not, you are responsible for everyone's safety at your jobsites. That means anyone who may be there for any reason. Even trespassers who trip and fall over some debris left by your demo guy. That's right. Even if you post "NO TRESPASSING" signs, you have some degree of care to any member of the public who is at your jobsite for any reason and gets hurt. What can I say? Life isn't fair, then you get sued.



Any human activity involves risk. To really prevent having accidents at your jobsite you'd have to go back in time to that day when you decided to become a GC and decide to do something else. Until a time machine is invented, you'll need General Liability (GL) insurance and you'll want all your subcontractors to be adequately insured. Why? Let's go back to the sloppy demo contractor who left the debris lying around for the trespasser to trip over.

If that demo guy doesn't have insurance, your GL company will not only have to pay this claim; they will add the demo classification to your policy and charge you the extra premium. It's hard enough to be sure your subs have enough insurance even when you require certificates each year. For example, if one of your subs has a claim working for someone else and it reduces his/her limit of liability, that certificate you got a few months ago is suddenly out of date. It says your subcontractor has \$1,000,000 for each accident. Only now, the claim has reduced this amount to \$500,000. Suppose one of your subcontractors had their GL coverage canceled or nonrenewed? If you're listed as an additional insured on their policy you should receive a courtesy no-

tice of cancellation... provided you asked for one and insisted it be shown on the certificate. Either one of these possible scenarios can lead to a claim being made against your GL.

But what about that trespasser? Why should he be compensated for getting hurt while being illegally present on your jobsite? The answer has to do with the degree of responsibility you have to the public. Think of your own home as a jobsite. Let's say you invite friends over to a Memorial Day picnic. You want them to be there. The last thing you want is for one of them to trip and fall over your garden hose laying in the yard because you failed to put it away. The same is true for the delivery person and the guy who reads your gas meter. Then there's the door-to-door salesperson or survey taker. You're not as happy to see them, but you wouldn't call 911 when they show up either. The one thing all these people have in common is a right to expect that you keep your yard, sidewalk and steps free of objects like your garden hose, stray toys and other debris when they come calling. Even a burglar or a vandal is owed some degree of care. You can't use excessive force to restrain a burglar and you can't take the position

that a trespasser should just watch their step if there is an unprotected hazard on your jobsite.

Failing to understand these things and take steps to minimize the hazards at your jobsite creates liability. Your subcontractors are your first line of defense against lawsuits. Here are four things you can do to make sure your subcontractors are helping to reduce your chance of being sued:

- **TRIP AND FALL HAZARDS** that can't be eliminated must be marked with signs, cones, reflective tape, etc., in such a way that they are obvious to the public.
- Require your subs to provide **CERTIFICATES OF INSURANCE** each year. These should show your subcontractors have their own GL coverage with limits of liability equal to yours.
- Insist that they name you as **ADDITIONAL INSURED** on their policies.
- Make sure they **HOLD YOU HARMLESS** in your contracts with them.

Never let up on your efforts to hold your subs to this high standard and to practice good jobsite preventive maintenance.

If you have a formal written safety program and require your subcontractors to follow it, you could earn up to **25% DISCOUNT** off your GL premium. Email us at [info@rwcinsuranceadvantage.com](mailto:info@rwcinsuranceadvantage.com) or call 1-866-454-2156 for more information.





## DIRECTORY

### 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

#### Questions on the RWC Insurance Advantage Program?

Email or call 866-454-2155

- General Liability
- Builders Risk
- Contractors Equipment
- Surety Bonds

#### Quotes and Underwriting:

Edi, x2272  
edith.enfield@theparmergroup.com

#### Claims:

Laura, x 2278  
laura.current@iadclaims.com

#### Certificates:

Go to [www.rwcinsuranceadvantage.com](http://www.rwcinsuranceadvantage.com)  
Click on the Products tab, then Request Certificate

#### Loss Runs & Other Questions:

info@rwcinsuraneadvantage.com

#### Questions about the Texas Warranty Program?

Email or call 866-445-8173

#### Dept of Member Services (Texas)

Ron, x2178  
ron.sweigert@rwcwarranty.com

#### Membership/Renewal Questions and Membership/New App Status

Susan, x2136  
susan.boyanowski@rwcwarranty.com

#### Texas Inspections & Certifications

Jeff, x2140  
jeffrey.painter@rwcwarranty.com

#### Warranty Resolution

Deb, x2106  
deborah.cavacini@rwcwarranty.com

#### Sandra, x2107

sandra.sweigert@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

## Where Can I Find...

The HOME website is chock full of resources for you. We listed some of the more frequently used sections below for easy reference.

Go to [www.homeoftexas.com](http://www.homeoftexas.com) then follow these prompts:

### LOOKING FOR A FORM YOU NEED TO COMPLETE YOUR APPLICATION OR MEMBERSHIP RENEWAL?

Check out our "Forms Library" from the "Builders" Supermenu.

### NEED TO ENROLL A HOME?

In the top right corner of any page on our site, click **Warranty Express** and sign in with your registration # and password. Select *Warranty Express* to begin the enrollment process.

### HOW TO 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.

### HOW CAN I EXPLAIN THE BENEFITS OF THE WARRANTY OR ANSWER CLIENTS' QUESTIONS?

Hover over "Homeowners" in the 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.



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to serve you for  
over 40 years.

### Upcoming Events:

- **Sunbelt Builders Show:**  
July 12-15, Dallas, TX - Booth #1617
- **Florida Realtors Convention and Expo:**  
Aug. 24-25, Orlando, FL
- **GHBA Product Expo:**  
Sept. 11-13, Houston, TX
- **National Realtors Conference and Expo:**  
Nov. 11-13, Orlando, FL - Booth #110

Follow HOME of Texas on [LinkedIn](#)

## Valuable Hints and Tips

### ► DID YOU KNOW....

HOME 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:  
[www.homeoftexas.com/builders/marketing-materials/](http://www.homeoftexas.com/builders/marketing-materials/)

### ► DID YOU KNOW....

Our website has a secure upload portal for you to send important documents. HOME encourages all Members to use this link instead of emailing or faxing sensitive information.

### ► DID YOU KNOW....

An easy way for homeowners to keep track of their warranty validation number is to affix one of our special stickers (form #204) on their electrical box during the final walk-through. Order stickers through Warranty Express or email [info@homeoftexas.com](mailto:info@homeoftexas.com).

### ► DID YOU KNOW....

When you download HOME's logo from our website and include it on your own site or share it on social media, you are attracting more and more homebuyers with the awesome benefits of added value and security.