



## Sales Guide & Disclosures

### **THINGS TO REMEMBER:**

1. This guide only includes a list of the required disclosures and/or data that must be read/provided by agents.
2. You cannot offer Cinch home protection plans in the following states: AK, FL, and HI.
3. If a customer from Idaho, North Carolina, and South Carolina objects, you must terminate the offer pitch.
4. All other states maximum of 2 rebuttals
5. Cinch Home Services plan are only available to homeowners.
6. An email address is required for enrollment
7. Products to be offered are: Complete Home Plan, Built-in-Systems Plan, and Appliances Plan

## OFFER

- 1. When talking to the customer about Cinch Home Services products you must state the full product name:**
  - a. Cinch Complete Home Plan
  - b. Cinch Built-in Systems Plan
  - c. Cinch Appliance Plan
- 2. Disclose the Service Fee amount:**
  - a. \$150
  - b. \$125
  - c. \$100
- 3. Disclose when the Service Fee needs to be paid:**
  - a. Service Fee will be due at the time you place your claim
- 4. Disclose Plan Price based on deductible selected.**
- 5. Disclose review period:**
  - a. 30-day before first bill and coverage

## OPTIONAL SERVICES

6. If customer asks about optional coverage such as a pool/spa/septic tank, etc, remind them they can add them within 30 days from their effective date by calling Cinch.
7. The PREMIER UPGRADE PLAN coverage and pricing. (This can be added at the time of enrollment)
  - a. Covers things like non-covered contractor fees, removal and disposal of equipment, electrical and plumbing permits, code upgrades and more.
  - b. \$12.50 extra a month. Up to \$1,000 per claim up to twice a year.

## DATA ENTRY FLOW USING INTAKE PAGE

### Only after the customer provides a clear YES

- 8. Confirm customer's full name**
- 9. Confirm or capture email address (required for enrollment). No email, no enrollment.**
- 10. Confirm or capture phone number.** If customer provides a wireless number, you must disclose that:
  - a. Cinch Home Services may occasionally call, text, or send prerecorded messages using automated technology for the purpose of introducing new products or status on a claim.
  - b. Get the opt in from customers
  - c. Remind customer that he/she is not required to provide this consent to make a purchase today.
- 11. Confirm or capture property address**

## 12. Confirm or capture separate mailing/billing address (if needed)

### PERMISSION TO BILL & DISCLOSURES

13. Tell customer that you will be sending an email today (state date) with an authorization letter which he/she has to e-sign and send back to complete the purchase of the warranty.
14. Explain that once Cinch receives the signed document and the contract is created, he/she will receive a confirmation email with links to register online and review the terms and conditions. Also, tell customer he/she will receive a welcome letter within 10 days from enrollment with a copy of the terms and conditions for their records.
15. Disclose that 30-days after enrollment, the [plan name] price of [\$XX.XX] plus applicable taxes will be [billed/debited] automatically every month thereafter to the billing method they are about to provide to you.
16. Disclose that if he/she calls to cancel within those 30 days, no charges will be made.

### GET A CLEAR YES BEFORE PROCEEDING

17. Ask the type of payment method – Credit card, ACH, Debit Card
18. Follow the intake page flow when capturing Billing Method
19. Remind customer the monthly payment amount and the name of the plan they are purchasing.

### CALL CLOSE

20. Give thanks to the customer for their decision to purchase a Cinch Home Warranty Plan.
21. Provide customer with the toll-free number to call if they have any questions or choose to cancel the coverage:
  - a. 844-324-5688 (Complete Home/Built-in-Systems/Appliances)