



What to Ask When Choosing a Home Warranty

Use this checklist to compare your options and find the right plan for your home.

Section 1: Questions to ask yourself

- ☐ What systems and appliances matter most to my home, and which are most likely to need repair?
- ☐ Are my appliances older or showing signs of wear that a warranty might need to address?
- ☐ What's my budget for a monthly premium, and how much am I comfortable paying per service visit?
- ☐ Would I rather pay more monthly for lower service fees, or less monthly with higher per-visit costs?
- ☐ Are there specific add-ons I need, like pool/spa coverage, a second refrigerator, or a well pump?
- ☐ Do I have maintenance records for my major appliances and systems?

Section 2: Questions to ask the home warranty company

- ☐ What exactly is covered and which components within each covered item are included?
- ☐ What are the coverage caps or dollar limits per item and per year?
- ☐ What are the coverage exclusions? (Ask for the full list, not just the summary.)
- ☐ How does the claims process work, and how quickly can I expect a technician?
- ☐ Can I request service online or through an app, or do I have to call?
- ☐ How are technicians selected? Are they licensed, insured, and background-checked?
- ☐ Do you offer customizable coverage or add-ons beyond the base plan?
- ☐ What is the waiting period before I can submit a service request?
- ☐ What is the cancellation policy, and will I receive a prorated refund?
- ☐ Do you require maintenance records or a pre-coverage inspection?
- ☐ How are disputes or denied claims handled?

Section 3: What to look for when comparing plans

- ☐ Read customer reviews focused on the claims experience, not just enrollment.
- ☐ Compare coverage limits for the systems and appliances most important to you.
- ☐ Calculate total cost: monthly premium + service fee per visit + any enrollment fees.
- ☐ Look for plan flexibility. Can you add or remove coverage as your needs change?
- ☐ Check whether the company has a nationwide contractor network or a limited regional one.
- ☐ Confirm what happens if a covered item can't be repaired. Does the company replace it?

Red flags to watch for

- ☐ Vague or overly broad exclusions (e.g., anything labeled "improper maintenance" without a definition)
- ☐ Very low per-item coverage caps on expensive systems like HVAC or plumbing
- ☐ No clear explanation of how to file a claim or how quickly service will be dispatched
- ☐ Pressure to sign before you've reviewed the full contract
- ☐ No option to choose your service fee tier