What's a Home Warranty?

A home warranty is a service contract, normally for one year, which helps protect home owners against the cost of unexpected covered repairs or replacement on their major systems and appliances that break down due to normal wear and tear. Coverage is for systems and appliances in good working order at the start of the contract.

Check your home warranty policy to see which of the following items are covered. Also find out if the policy covers the full replacement cost of an item.

- Plumbing
- Electrical systems
- Furnace
- Water heater
- Heating ducts
- Water pump
- Dishwasher
- Garbage disposal
- Stove/cooktop/ovens
- Microwave
- Refrigerator
- Washer/dryer
- Swimming pool (may be optional)

Source: American Home Shield, www.ahswarranty.com, REALTOR® Benefits Partner

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