



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, remind them they can add them within the next 30 days.

DATA ENTRY FLOW USING INTAKE PAGE

Only after the customer provides a clear YES

7. **Confirm customer's full name**
8. **Confirm or capture email address (required for enrollment). No email, no enrollment.**
9. **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.
10. **Confirm or capture property address**
11. **Confirm or capture separate mailing/billing address (if needed)**

PERMISSION TO BILL & DISCLOSURES

12. 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.
13. 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.
14. 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.
15. Disclose that if he/she calls to cancel within those 30 days, no charges will be made.

GET A CLEAR YES BEFORE PROCEEDING

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

CALL CLOSE

19. Give thanks to the customer for their decision to purchase a Cinch Home Warranty Plan.
20. 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)