

	Cinch Complete Home	Cinch Water Essentials
Yearly Coverage Limit/Per Claim Limit	\$10K Year/\$5K Per Claim	\$15K Year/\$5K Per Claim
APPLIANCES	Per Appliance Cap of \$3,000	
Clothes Dryer	5 max	
Clothes Washer	5 max	5 max
Cooktop	5 max	
Dishwasher -Built-in	5 max	5 max
Food Center - Built-in	5 max	
Free Standing Ice Maker	5 max	
Microwaves - Built In	5 max	
Range Exhaust	5 max	
Ovens/Ranges/Wall Oven	5 max	
Refrigerators w/ Icemaker and water dispenser	5 max	5 max
Trash Compactor - Built In	5 max	
ELECTRICAL		
Attic Fan	✓	Unlimited
Ceiling Fan	✓	Unlimited
Central Vacuum	5 max	5 max
Door Bell	5 max	5 max
Electrical System	✓	Unlimited
Garage Door Opener	5 max	5 max
Lighting Fixture	✓	Unlimited
Smoke Detector	✓	Unlimited
HVAC	Geothermal & Water Sourced Heat Pump/ Converted Heating System & Boiler Cap of \$1,500	
Central A/C Systems	5 max	
Central Heating Systems	5 max	
Concrete Encased Ductwork - \$1,000	✓	
Ductwork	✓	
Refrigerant Cap - \$10 per pound	✓	
PLUMBING		
Concrete Encased Plumbing - \$1,000	✓	✓
Expansion Tanks	✓	
Faucets (similar features of finish and style on replacements)	✓	Unlimited
Garbage Disposal	5 max	5 max
Hot/Cold Water Dispenser	5 max	5 max
Plumbing Stoppage	100'	100'
Plumbing System (General Plb incl tub/shower valves, water lines, waste lines and gas lines)	✓	Unlimited
Pressure Regulators		Unlimited
Rough Finish	✓	\$1,000
Shower Heads/Arms/Diverter/Angle Stops/Risers	✓	Unlimited
Sump Pumps	✓	Unlimited
Toilets	✓	Unlimited
Whirlpool/Jetted Bath Tub	✓	Unlimited
Water Heater	5 max/\$1,000 Cap	5 max
Disposal of Old Parts/Appliances/Systems		✓
HVAC Mismatched Systems		✓
Failures due to Improper Repairs/Installations/Modifications		✓
Lack of Maintenance	✓	
Recapture/Disposal of Refrigerant		
Rust and Corrosion	✓	✓
Sediment Build up	✓	✓
Unknown Pre-existing Condition	✓	✓
ADDITIONAL COVERAGES		
Pool with Heater	\$264/\$22 monthly	
Spa with Heater	\$264/\$22 monthly	
Pool/Spa Combination with Heater	\$264/\$22 monthly	\$240/\$20 monthly
Salt Water Pool/Spa/Combination w/ Heater		\$240/\$20 monthly
Septic Tank Pumping \$500/Septic Tank \$1,000	\$55 /\$4.58 monthly	\$60 \$5/monthly
Well Pump	\$150/\$12.50 monthly	\$120/\$10 monthly
Outside Gas Line	\$60/\$5 monthly	\$60/\$5 monthly
Outside Sewer Line	\$60/\$5 monthly	\$60/\$5 monthly
Outside Water Line	\$60/\$5 monthly	\$60/\$5 monthly
Outside Gas/Sewer/Water Line (Combo)		\$120/\$10 monthly
Premier Upgrade Plan (\$1,000 per claim, up to 2 claims per year)	\$150/\$12.50 monthly	\$120/\$10 monthly
Water Softener*	\$84/\$7 monthly	\$72/\$6 monthly
Standalone Freezer	\$50/\$4.17 monthly	
Appliance Buying Service	✓	✓
180 Day Workmanship Guarantee	✓	✓
Homeowners Insurance Deductible Reimbursement (\$1,000)	✓	✓
Emergency Lodging Reimbursement (\$1200)	✓	
Regular email advice on PM Needs	✓	
\$25 discount on Refrigerator or HVAC filters with sign up	✓	✓
Locksmith Reimbursement Service \$50 per year	✓	✓