



# Cinch Home Warranty

**Marc VanDeVoorde**

**Carrier Relations Director**

**(512) 717-4734**

**[mvandevoorde@boltinsurance.com](mailto:mvandevoorde@boltinsurance.com)**

**Co-Host: Britani Scribner**

**Cinch Training Manager**

# Cinch Home Warranty & bolt access



- **Enroll your customers via the DIY tab in your bolt access agent dashboard**
- **DIY product**
  - Quote bind issue yourself
  - No underwriting
- **Cross-sell opportunity**
  - Quote Home Warranty with Homeowners Quote
  - Higher customer engagement and retention
  - Additional Commission dollars + a \$25 Prepaid Visa Gift Card for every sale successfully billed

\*The \$25 Prepaid Visa Gift card incentive runs through January 31, 2023

# Locating the Cinch Home Warranty

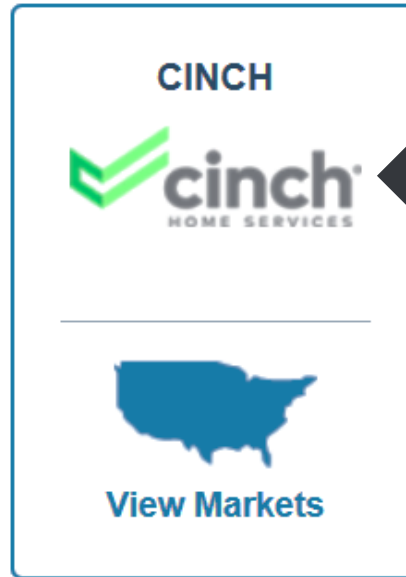
The screenshot displays the Cinch Home Services dashboard interface. At the top, there is a dark blue header bar. Below it, a row of nine colorful navigation tabs is visible: Dashboard (blue), Market Finder (green), Leads (orange), Get Quotes (pink), Do It Yourself (blue), My Policies (yellow), My Clients (teal), My Account (orange), and Resources & Support (purple). A black arrow points to the 'Do It Yourself' tab with the text 'Click on DIY tab'. Below the navigation tabs is a yellow notification banner that reads 'Notification: You have 151 notice alerts. VIEW DETAILS' and includes a 'CLOSE X' button. At the bottom of the dashboard, there are two dropdown menus: 'Filter By: Today' and 'Subproducer: All'.

# Locating the Cinch Home Warranty Continued

The screenshot displays the Cinch Home Services dashboard. At the top, there is a navigation bar with nine icons: Dashboard (blue house), Market Finder (green money), Leads (orange people), Get Quotes (pink clipboard), **DIY Do It Yourself** (blue house with 'DIY' text), My Policies (orange padlock), My Clients (teal person), My Account (orange gear), and Resources & Support (purple plus). Below this is a 'Select Product' section with a grid of product icons: PET (dog), Homeowners (house), BOP (briefcase), General Liability (building with dollar sign), E&O (shield with person), Jewelry Floater (necklace), Cyber Protection (computer with shield), Travel (briefcase), Motorcycle (motorcycle), and Home warranty (house with checkmark). A black arrow points to the 'Home warranty' icon with the text 'Click on Home Warranty icon'.

# Locating the Cinch Home Warranty Continued

## Carriers



Click on Cinch to highlight box in blue

Continue

Click continue

# Agenda

---

- 01 **Meet Cinch**  
Who is Cinch Home Services?
- 03 **Why Sell a Cinch Home Warranty**  
How does it benefit you and your customers?
- 04 **Cinch Home Warranty Plans Overview**  
What warranty plans will you be able to offer?
- 05 **Cinch Home Warranty Enrollment Process**  
How do you enroll your customers in a Cinch warranty?
- 06 **Q&A**



# Who is Cinch Home Services?

*An award-winning home warranty company, on a mission to help homeowners avoid costly repairs. Our plans cover items like air conditioning, heating, plumbing and electrical systems, and appliances.*

## What sets us apart:

- 40+ years of industry experience
- 100% usage (every contract holder files at least one claim)
- 180-Day Workmanship Guarantee
- Homeowners Insurance Deductible Reimbursement
- Emergency Lodging Reimbursement



**17**  
Stevie® Awards  
in 2021

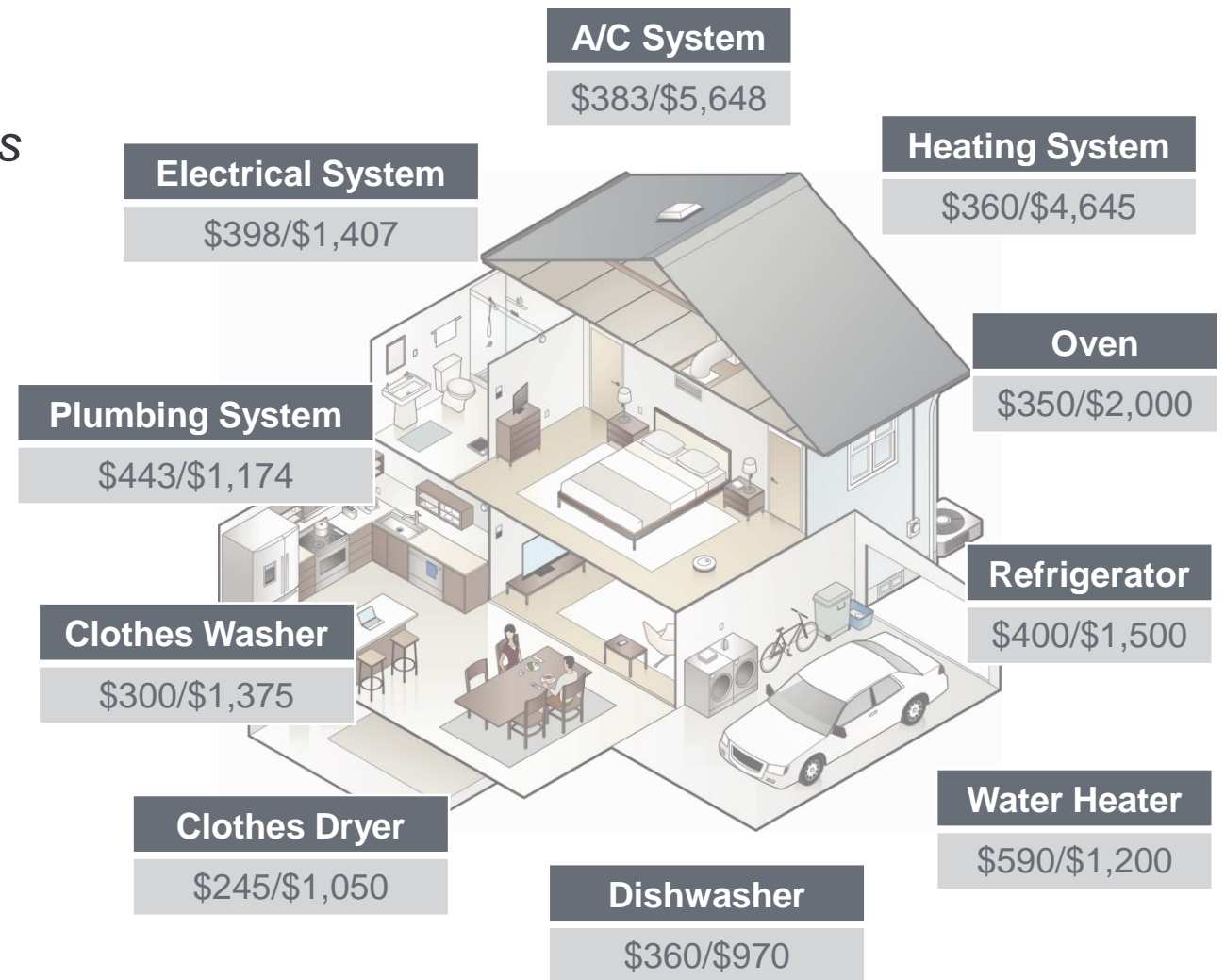


# Why is a Home Warranty Needed?

*Of the 120M total U.S. homes, only 5M have coverage despite the devastatingly high costs of repairs and replacements.*

**The #1 regret among new homeowners:**  
The unexpected costs for maintenance and repairs.

2 in 5 U.S. homeowners would face **significant financial struggle** from an unbudgeted home expense of \$400, and nearly 60% cannot cover a \$1,000 expense.



**Average Out-of-Pocket Replacement Expenses**

Source: Zillow, 2019. The U.S. Federal Reserve, May 2012; Bankrate 2019, Statista 2019, House Logic



# Two Plans to Choose From



**Cinch Complete Home Plan**

- A/C & Heating Systems
- Electrical Systems
- Plumbing Systems
- Appliances



**Cinch Water Essentials Plan**

- Water Heater
- Electrical System
- Plumbing System
- Clothes Washer
- Refrigerator
- Dishwasher

## ADDITIONAL PLAN BENEFITS:

- ✓ 180-day Workmanship Guarantee
- ✓ \$25 A/C or Refrigerator Filter Credit
- ✓ \$50 Emergency Locksmith Reimbursement (one claim per year)
- ✓ Discounts on appliance purchases
- ✓ Homeowners Insurance Deductible Reimbursement up to \$1,000 (one claim per year)
- ✓ Emergency lodging reimbursement up to \$1,200 (one claim per year) \*Only available with Complete Home Plan

\*Plans are not available in: AK, HI, IA, MA, UT

# Cinch Home Warranty Plans Pricing and Deductible

## COMPLETE HOME

\$52.<sup>99</sup>/monthly

\$635.<sup>88</sup>/yearly

**\$150 Deductible**  
(Due when claim is placed)

## WATER ESSENTIALS

\$19.<sup>99</sup>/monthly

\$239.<sup>88</sup>/yearly

**\$250 Deductible**  
(Due when claim is placed)

1<sup>st</sup> Month Free  
Promotion

\*Promotion is not available in: AK, HI, IA, MA, UT

*30-day review period*  
*Plans are effective on day-31*

# The Cinch Claim Experience



01

**Customer calls Cinch or goes online to place a claim 24/7**

[my.cinchhomeservices.com](https://my.cinchhomeservices.com)



02

**Customer pays a deductible at the time the claim is placed**



03

**A service technician is sent out to repair or replace item(s)**



**Placing a claim is a Cinch!**



## Enrollment Process



# Cinch Home Warranty Enrollment – bolt access Portal

Search Existing Customer

OR

**Add New Customer**

\* First Name:  \* Last Name:

\* Email:  \* State:

\* Zipcode:

Click Continue after adding customer info

# Cinch Enrollment Process

*4 easy steps*



01

Agent enters the customer's enrollment information into the Cinch online enrollment portal.



02

Once the enrollment information is submitted, the Letter of Authorization (LOA) will be automatically emailed to the customer to e-sign.



03

Customer e-signs the LOA.



04

Signed LOA is sent to Cinch where the customer is immediately enrolled, and a welcome email is sent within a few minutes.

# Cinch Enrollment Portal Introduction – Main Page

From the Cinch enrollment portal, you'll be able to enroll your customers into one of the Cinch plans and access resources materials.

## Start an Enrollment:

**Agent Enrollment Page**  
Bolt Insurance

\*

\*

\*

## Access Resource Materials:

To pull up a resource, click on the green hyperlink for each resource.

### Agent Resources

- [Sales Guide](#)
- [Enrollment Guide](#)
- [Coverage Comparison](#)
- [FAQs](#)
- [Objections and Rebuttals](#)
- [Training Guide](#)

### Customer-Facing Resources

- [Complete Home Product Sheet](#)
- [Water Essentials Product Sheet](#)

# Enrollment Process – Getting Started

1. Your bolt access members producer code will pre-populate with your agent email and the customer’s property zip code.

**Agent Enrollment Page**  
Bolt Insurance

SAIS9 \*

sais9@epos.com \*

78731 \*

**Submit**

**Agent Resources**  
Sales Guide  
Enrollment Guide  
Coverage Comparison  
FAQs  
Objections and Rebuttals  
Training Guide


**Customer-Facing Resources**  
Complete Home Product Sheet  
Water Essentials Product Sheet

2. Click Submit



# Enrollment Process – Selecting a Plan

**PLAN SELECTION**

Select a product   \*

**Submit to continue**

1. Use the drop-down box to select the plan

2. Click Submit to continue

03

# Enrollment Process – Entering Customer’s Contact Info.

Type in the following information:

- Customer’s First/Last Name
- Phone Number
- Email Address

Contact information:

First name \*

Last name \*

Phone number \*

Email \*

# Enrollment Process – Capturing Property Address

- 1. Type in the customer's property address.

**Note:** If the mailing or billing address is different than property address, check the appropriate box and type in the mailing or billing address.

Property address:

Address 1 \*

Address 2

City \*

State \*

  
 Customer mailing address is different from property address  
 Billing address is different from property address

Address \*

Address 2

City \*

State \*

AL

ZIP \*

# Enrollment Process – Billing Options & Offering PUP

1. Under billing options, select monthly or annual.

2. If a customer is enrolling in the Complete Home Plan, the Premier Upgrade Package (PUP) must be offered to all customers whose property resides in the state of Florida. This is a compliance requirement!

\*PUP can also be added to all Cinch plans in all other states.

The screenshot shows a web interface with two main sections. The first section, titled 'Billing options:', is enclosed in a pink rectangular box. It lists 'Complete Home' with two radio button options: 'Monthly \$52.99 (plus applicable taxes)' which is selected, and 'Annual \$635.88 (plus applicable taxes)'. The second section, titled 'Premier Upgrade Package:', is below the first. It contains the text 'Additional coverage up to \$1,000 per claim. [Read more...](#)' and a checkbox labeled 'Monthly \$12.50'. A pink arrow points from the text below to the checkbox, and another pink arrow points from the text below to the 'Read more...' link.

To add PUP to the warranty plan, click in the check box.

Click **Read More** for a description of PUP.

# 06 Enrollment Process – Collecting the Payment Info.

- 1. Select a payment method.
- 2. Collect the credit/debit card or savings/checking account payment information.



(Pre-paid cards are not accepted)

Payment method

Credit card  
 Checking or savings account

Name on card \*

Card number \*

Card type \*

Security code \*

Expiration month \*      Expiration year \*

Account number \*

Routing number \*

Account type \*

Checking

Read the disclosure information in each check box to the customer. If the customer consents to being enrolled, click in each box, then click **Next**.

- Claims: You have a 30-day waiting period to start coverage from date of enrollment. If you have a claim, the deductible amount is \$150 and is due when a claim is placed..
- (MONTHLY BILLING) Unless you call to cancel the [Complete Home/Water Essential] plan within the first 30 days from enrollment, the amount of [\$XX.XX – add \$12.50 for PUP if selected] plus applicable taxes will be automatically billed after the 60 days, which includes the first month free, to the selected payment method you provided today and every month after that. The Premier Upgrade package only at \$12.50 plus any applicable taxes will begin being billed 30 days from today. (ANNUAL BILLING) –Unless you call to cancel within the first 30 days from enrollment, the amount of [\$XXX.XX – add \$150 for Premier Upgrade package if selected] plus applicable taxes will be automatically billed after 30 days to the payment method you provided today and then on the anniversary of your agreement start date or the next business day thereafter.
- Automatic Renewal: Your warranty is a 12-month auto-renewal term. If you do not cancel prior to the expiration of the 12-month term, you will be automatically billed [\$XXX each month/ \$XXX annually] or then-current rates. You can cancel at any time by calling [Complete Home at 1-844-324-5688] or [Water Essentials at 844-627- 6010]. GET A CLEAR YES BEFORE PROCEEDING

Next

# Enrollment Process – Order Summary Screen

1. Review the information on the Order Summary Screen with the customer, including any applicable taxes.

2. Click **Place My Order**, if everything is accurate

Order summary!  
Review and complete your order

test test  
123 test street  
round rock, TX 78665

**Complete Home Plan**

Plan details

QTY	Details	Monthly Cost
1	Base coverage	\$52.99

**Premier Upgrade Package**

QTY	Details	Monthly Cost
1	Additional coverage up to \$1,000 per claim.	\$12.50

---

Payment method: Credit Card

**Place My Order**

Subtotal: \$65.49  
Tax: \$0.00

---

**Total: \$65.49**  
Total Plan Price: \$785.88  
Plan Deductible: \$150

# Enrollment Process – Confirmation & E-Sig. Documents

Once the confirmation screen appears, the electronic Letter of Authorization (LOA) has been emailed to the customer.

1. Make sure the customer received the LOA and e-signs it.
2. Tell the customer they will receive their welcome materials via mail within 10-15 days.
3. Provide the customer with Cinch's toll-free number.

Click **Start A New Order** to refresh the screen for the next enrollment.

**E-SIGNATURE DOCUMENTS SENT**

1. The customer will receive an email from Cinch which will prompt them to e-sign the letter of authorization to complete the purchase of the home warranty. If the customer does not e-sign the LOA, they will not be enrolled.
2. Once the e-signature is completed, the contract is created, and the customer will receive a confirmation email with a link to register their account online and review the terms and conditions.
3. Within 10-15 days from e-signing the authorization letter, the customer will receive a welcome kit in the mail which includes terms and conditions, coverage details, and limitations.
4. You can also provide your customer with Cinch's toll-free number to call if they have any questions or choose to cancel the coverage. (Complete Home 844-324-5688) or (Water Essentials 844-627-6010).

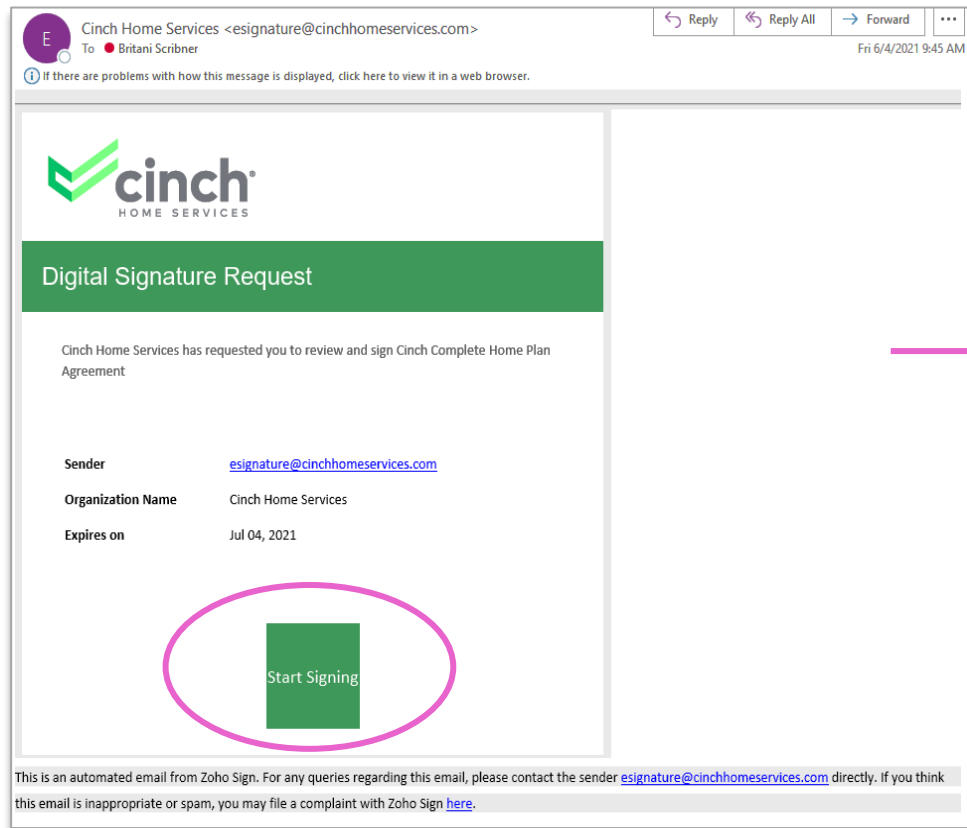
[START A NEW ORDER](#)

**Note:** Customers have 30 days to review and sign the agreement. After 30-days, the agreement is cancelled.

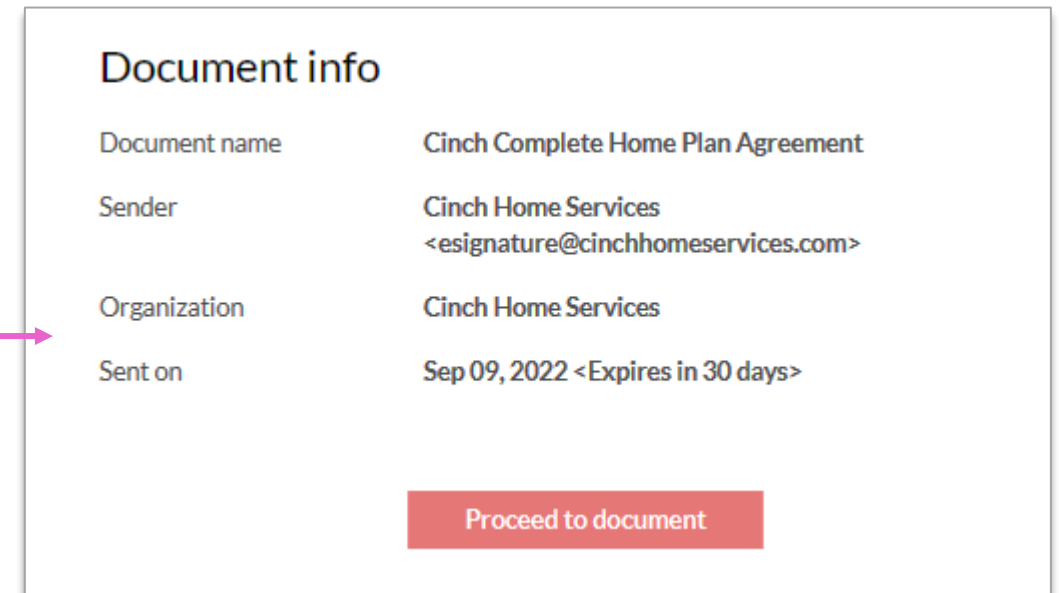


# Signing the LOA

1. Customer receives an email from Cinch and will click **Start Signing** to begin the e-sign process.



2. On the next screen click, the customer will click **Proceed to document**.



11

# Signing the LOA - Continued

The LOA will pull up for the customer to e-sign on their computer.

1. Check the box

I confirm that I have read and understood the "Electronic Record and Signature Disclosure" and consent to use electronic records and signatures.

**Agree & Continue**

2. Click Agree and Continue

4. Click in the box where it says Enter Date and the current date will populate

3. Click in the signature box to type first and last name

**cinch**  
HOME SERVICES

**Cinch Home Services, Inc. Disclosures and Purchase Verification**

Below is a summary of the Cinch Home Services, Inc. ("Cinch") home warranty plan you elected to purchase from your agent: BOLT ACCESS

**Cinch Complete Home Plan**, summary for property address  
123 test street, round rock, TX, 78665

- Covers over 25 of your main home systems and appliances including your heating, cooling, electrical and plumbing systems and your major kitchen and laundry appliances; optional coverage may be purchased for things like swimming pools, spas and the Premier Upgrade Package that covers permits, code upgrades and more.<sup>1</sup>
- Access to discounts on appliance purchases and a \$25 credit you can use towards A/C filters.
- Homeowners insurance deductible reimbursement up to \$1,000; one claim per twelve (12) month period.<sup>2,4</sup>
- Emergency lodging reimbursement up to \$1,200; one claim per twelve (12) month period.<sup>3,4</sup>
- Any repair/replacement should be covered by Cinch. Service fee is \$150
- This is an annual contract, you may cancel at any time,<sup>5</sup> which will be billed monthly at \$65.49

There are a few exceptions and limits to your home warranty plan, and they are detailed in your service agreement. Once Cinch receives this enrollment request, your welcome materials and service agreement will be sent via mail to your property address. You may call Cinch's toll-free number 24/7 with any questions. Also, you may access your service agreement online any time at [my.cinchhomeservices.com](http://my.cinchhomeservices.com)

**I agree and understand that:**  
By signing this electronic verification, I authorize Cinch to charge my card, plus any applicable tax, monthly. Billing will begin 60 days after this signed verification is received and processed by Cinch. My monthly billing date will be indicated in my service agreement. I've read, understand, and agree to all disclosures provided herein. I understand this billing authorization is in effect for twelve (12) months and is subject to automatic renewal. I may cancel my home warranty plan at any time by calling (844) 324-5688.

Customer name: test test  
Monthly charge: \$65.49  
Last 4 digits of payment method: 1111

Yes, I agree to the above and provide my electronic signature below as confirmation:

\* Enter Customer Full Name      \* Enter Date

\* IMPORTANT PLEASE ACT NOW! You must electronically sign this document to verify that you wish to purchase the home warranty plan detailed above.

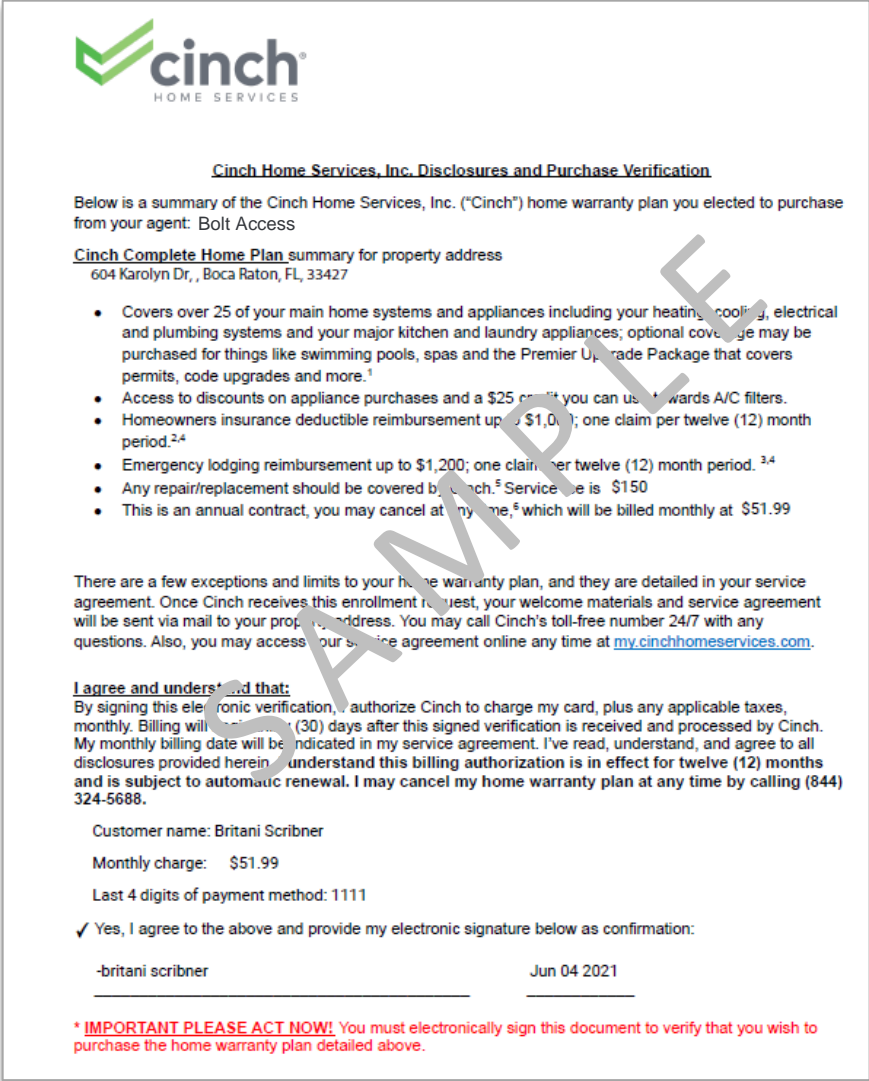
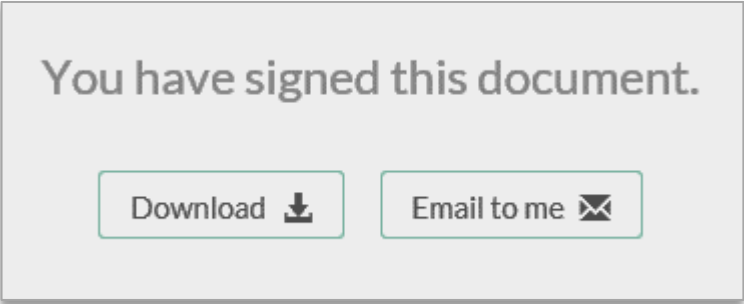
5. Click Finish at the top of the page to submit the LOA

**Finish**

You've successfully filled all fields. Click Finish to complete.

# Signing the LOA – Saving/Emailing a Copy of the LOA

Customers can download a copy of the LOA, have it emailed to them or both.



Sample of final signed LOA

# Customer Confirmation Email

Once the LOA is signed, the customer is immediately enrolled and receive their welcome email within minutes.

The email includes includes their:

- Coverage Start Date
- Monthly Fee & Billing Start Date
- Registration Link to Set Up an Account
- Plan Number
- Deductible Amount
- Cinch's toll-free number
- A Google link to rate their shopping experience

**cinch**  
HOME SERVICES

## Welcome to Cinch Home Services

Hi Test Test,

Thank you for signing up for Complete Home. Your coverage begins on 10/09/2022 and the first payment of \$65.49 will automatically be charged to your payment method on file on 11/09/2022. A summary of your plan is below.

Please take a minute to register for [MyAccount](#) now so you can confirm your information, see your terms and conditions and manage your plan anywhere, anytime. In the next 14 days, documents with all the details about your coverage should arrive in the mail.

Sincerely,  
Cinch Home Services

**Your coverage details**

**Plan number:**  
12327695

**Coverage start date:**  
10/09/2022

**Monthly fee:**  
\$65.49

**Deductible:**  
\$150 per claim

**Covered property:**  
123 test street  
round rock, TX 78665

If you have any questions, you can reach us 24/7 at [\(844\) 324-5688](tel:844-324-5688).

**Please rate your shopping experience!**  
Thank you for choosing us and taking a moment to leave us a review. It really helps out other customers.

[Review us on Google](#)

# bolt access & bolt Producers Confirmation Email

- Once the LOA is signed, a confirmation email will be sent to you the producer.
- bolt access will also receive a copy for tracking purposes.





**bolt**  
access

**Q&A**