



## Frequently Asked Questions

The Following are questions that you or your customer may have. We have prepared this set of FAQ's to prepare you in case these questions arise.

**Q. How much does the product cost?**

A. The cost of the product is 2.5% of the selling price of the home.

**Q. How much will it cost you?**

A. The enrollment cost is simply \$100 per home to enroll. All you need to do is project the total number of home sales for the year, and the enrollment fee of \$100 times the total number of homes projected is the fee to enroll in the program. The enrollment fee will be deducted from the premium charged for each home.

**Q. What will it cost your homebuyers?**

A. Nothing, it is included in the cost of your product and services.

**Q. How long will this program be in affect?**

A. This program is renewable every year.

**Q. Will it cover all of your sub-divisions or one at a time?**

A. Yes, it must be included on all of your homes regardless of subdivision.

**Q. How is your cost billed?**

A. Once your application is approved, the subscription cost is due before coverage can be bound, your policy issued, and your customer's certificate of warranty can be sent.

**Q. How are your customers cost billed?**

A. The cost is included in the overall cost of your homes, so there is no decision that they will have to make.

**Q. Who do you work with?**

A. You will work directly with Insential.

**Q. Who does your customer work with?**

A. Your customer is your customer and will continue to work directly with you. It's your product and your warranty to your buyer.

**Q. What do you need to do?**

A. Complete the application, estimate the number of new homes to be sold in the next 12 months, and tell us how many you have sold each month, and include payment. There is a five minute application process and 24 hour approval process.

**Q. When do you need to do it?**

A. There is no time like the present.

**Q. What will we do for you?**

- A. We will create demand for this product in the marketplace and drive buyers to you through press releases and marketing. We will share marketing concepts so you don't have to worry about it. We will make the process easy and seamless to your buyers.

**Q. What will we do for your customer?**

- A. Nothing, they will not know us until they receive their Certificate of Warranty. It's your customer, your warranty.

**Q. How do you get this?**

- A. Only through Insential and our limited number of agency partners.

**Q. How does your customer get this?**

- A. When they buy your home, it will be included in your product.

**Q. When do you report new homes sold and pay for new homes sold?**

- A. Each month you will report new homes sold, remit payment, and deduct a portion of your enrollment fee (\$100 per home) paid.

**Q. Who does your customer call if there is a claim?**

- A. They will call Insential. The claim filing instructions will be included on their warranty booklet.

**Q. How can I use this to differentiate my business and drive sales?**

- A. We will share marketing pieces and ideas with you that can easily be fitted with your logo and contact information. We are also willing to conduct training sessions with your front-line sales teams. There will be minimal administrative effort required.