






HOME BUYING GUIDE: **WHAT IS A HOME WARRANTY?**

A home warranty is an annual service contract that safeguards homeowners by covering the cost of unexpected repairs on essential systems and appliances, distinct from homeowners insurance, which mainly covers damage from natural disasters. This type of warranty typically covers major systems like plumbing, electrical, and HVAC, offering protection against high repair and replacement costs.

Purchasing a home warranty can be a strategic move for home buyers, as it mitigates the risks associated with home maintenance. It limits out-of-pocket repair expenses, providing homeowners peace of mind knowing they are insulated against unforeseen breakdowns. It's critical to understand the warranty's terms, limitations, and select plans that suit specific home requirements to maximize their benefits. Homebuyers should compare providers, checking reviews to ensure the quality and reliability of service in future claims.



-  Home warranties cover unexpected repair costs.
-  Distinct from homeowners insurance, covers major systems.
-  Attractive in competitive markets like Sacramento.
-  Limits out-of-pocket expenses for repairs.
-  Compare providers and understand contract terms.



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