

# Homeowners Insurance Vs. New Home Warranty



## Know the Difference

### Homeowners Insurance

Homeowners insurance protects your home against risks like damage from severe weather (e.g., hail, tornadoes, floods), loss of personal property from theft, and liabilities from accidents that occur on your property (accidental injury or death). Some policies cover personal belongings as well.



Severe Weather



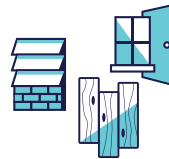
Property Loss



Liabilities

### New Home Warranty

A New Home Warranty is a builder's guarantee that a home will meet certain standards. A 2-10 express warranty booklet clarifies the standards that apply to your home, which are arranged as a workmanship warranty, distribution systems warranty, and structural warranty.



Workmanship



Distribution Systems



Structural



#### Workmanship Warranty

Quality is important, especially in your new home. Your workmanship warranty establishes the standards applicable to the fit, finish, and materials used in the construction of your home.

- |                            |                     |
|----------------------------|---------------------|
| 1 Cabinets and countertops | 6 Paint             |
| 2 Carpentry and framing    | 7 Roof and flashing |
| 3 Windows                  | 8 Doors             |
| 4 Flooring finishes        | 9 Trim              |
| 5 Exterior finishes        | 10 Tile             |



#### Structural Warranty

While your home was carefully constructed and inspected, unforeseen problems occasionally arise, even in the best-built homes. Your structural warranty addresses the designated load-bearing elements of your home.

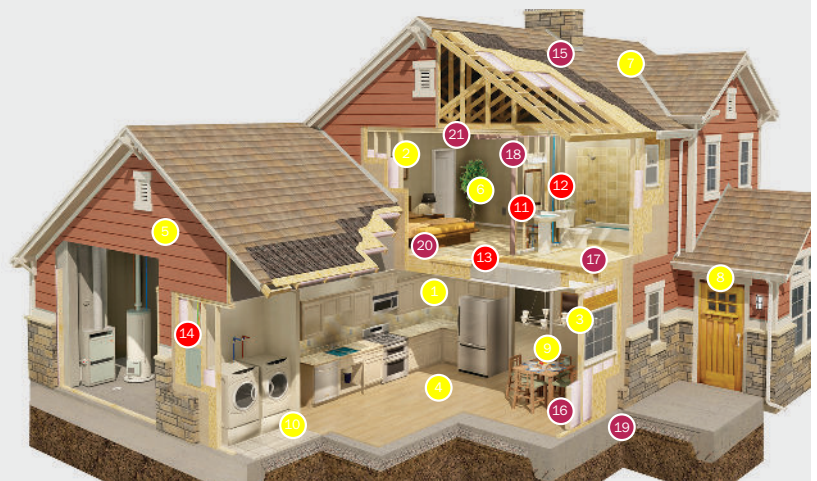
- |                         |                       |
|-------------------------|-----------------------|
| 15 Roof framing systems | 19 Foundation systems |
| 16 Load-bearing walls   | 20 Floor Framing      |
| 17 Beams                | 21 Girders            |
| 18 Columns              |                       |



#### Distribution Systems Warranty

You will rarely see behind the walls of your new home, but essential functions such as electrical, plumbing, and mechanical systems are working behind the walls. Your distribution systems warranty establishes the standards for your home's electrical, plumbing, and mechanical systems.

- |                  |                      |
|------------------|----------------------|
| 11 Supply piping | 13 Ductwork          |
| 12 Waste piping  | 14 Electrical wiring |



HOMEOWNERS REGISTER AT  
**2-10.com/homeowner**

- Review, download, or print your warranty booklet and documents
- Enjoy exclusive access to our Home Appliance Discount program
- Add systems & appliances Home Service Plan