

Case Study for a Paid Electrical Claim

\$165.00 Claim Paid to Homeowner in Lexington, KY in 2020

SITUATION

In May, an ASHI certified inspector was hired to do an inspection in Lexington, KY. The inspector noted the home was in a satisfactory condition and everything was working as necessary at the time of the inspection. However, once the homeowners moved into their home, they discovered some of the electrical outlets were not working properly. The homeowners hired a contractor to make the proper repairs, including re-wiring the outlets to perform correctly when in use.

Since the home inspector had purchased a limited home inspection warranty from American Home Warranty Company (eWarranty - \$13.95), the homeowners were able to file a claim for the repairs immediately. They sent their claim within 90 days to American Home Warranty Company for review. The claim was then processed quickly and efficiently.

RESOLUTION

Upon review, it was determined that the claim was valid because the electrical issues were not discovered during inspection, but were proven to be present shortly after closing.

Under the home warranty clause for electrical issues, American Home Warranty paid the full cost of repairs totalling \$165.00 for the re-wiring of the outlets, which occurred within 90 days of closing. After the new homeowner provided a paid work order from the local contractor, AHW sent a check directly to the homeowners and the situation was resolved.

During this process, the inspector was copied on all correspondence. He was updated as the claim was processed and finalized, as were the homeowners. By purchasing the AHC 90-Day Limited Warranty (eWarranty) for just \$13.95, the inspector saved a lot of his time and money. He didn't have to do any work associated with the claim such as investigating the cause of failure - AHW's claims department managed everything including review of all documentation, conclusion based on the facts, and final payment for the owners.

Inspectors around the country (46 states) continue to rely on American Home Warranty policies to give themselves and their clients much needed peace of mind.



American Home Warranty Company