



Hints For Homeowners

Summer Heat Can Burn Through A Homeowner's Repair Budget

(NAPSA)—The unexpected breakdown of a major appliance or system in summer can leave a homeowner hot under the collar in more ways than one. These types of breakdowns usually mean costly repairs and a less-than-comfortable home until they're fixed or replaced.

While not always possible to prevent, it is possible to prepare.

To help, here are some suggestions from an expert in the field of preparation—Sandra Finn, president of TotalProtect Home Warranty.

Q: Is there a particular time of year when major appliances or systems are more susceptible to breaking down?

A: Summer is the time when most expensive breakdowns occur. In many cases, it's a combination of the system being taxed to its limit from constant use and its age.

Q: How is age a factor?

A: According to data from the Bureau of Economic Analysis and a Bloomberg report, the average age of consumer durable goods is the highest it has been since 1962. This means homeowners are keeping their items longer than ever before, increasing the chance they could break from routine wear and tear.

Q: Why should you prepare for an appliance and system breaking down?

A: A recent report showed that most folks are not prepared for unexpected expenses and even a small dollar amount could cause a household financial distress.



A growing number of homeowners are finding that a home warranty can be a useful tool in home and budget management.

Having a home warranty can make a big difference because it provides a safety net for the homeowner's budget and, in the case of our company, will send the right repair person to your home.

Q: So a home warranty is about more than just money?

A: Exactly. In addition to helping protect your savings, a home warranty can help you feel more confident, knowing you are prepared to handle a breakdown.

In fact, according to a recent survey conducted by our company, 34 percent of people polled said that an appliance or system breaking down at the wrong time would cause more stress than getting into a fender bender. A home warranty can help you.

Q: How is a warranty different from homeowner's insurance?

A: Most homeowner's insur-

ance policies do not protect against normal wear-and-tear damage like home warranties do.

Typically, covered items include the heating and air-conditioning (HVAC), electrical, plumbing, water heater, kitchen appliances, clothes washer and dryer and garage door opener.

Q: How is your company different from others that offer a home warranty?

A: TotalProtect is built around making sure we fix your problem right the first time. We are so committed to this that we have the largest network of service techs in the industry—40,000—so you can get a qualified technician there when you need them.

We also stand behind the quality of their repair work with a six-month workmanship guarantee—the longest in the home warranty industry.

Q: What kind of investment are we talking about?

A: For an average cost of \$300 to \$600 per year, a home warranty can be a helpful tool in home and budget management. That's compared to potentially spending more than \$4,000 to fix or replace a broken A/C, which our research shows is the average repair cost.

Warranty products such as TotalProtect Home Warranty can be purchased directly from the company and are offered through local mortgage and utility companies, banks or realtors.

To learn more, visit www.totalprotect.com.