

The most common complaints about home warranties consist of delays and denials. Many paying homeowners are unsatisfied because they do not seem to get what they are paying for. Frustration often takes over. Delays and denials for home warranty repairs cause discomfort to a family because of a malfunctioning home system. What are the causes of these setbacks? What could you do to avoid these common home warranty complaints?

Should you read [home warranty reviews](#) before you sign up?



## **Possible Cause of a Home Warranty Repair Delay**

Calling your home warranty provider about a system breakdown in your home may result in a delay. A warranty company's job is to connect the client to a local service technician to perform the repairs or replacements. The warranty plans provide financial protection and access to licensed professionals during unexpected repair and replacement costs.

During an emergency home warranty call, the warranty provider works with the customer to

find an available and capable technician. That way, the technician can diagnose and focus on the breakdown right away. The provider can authorize the customer to find the technician outside its network if the company cannot find a technician within an appropriate time frame. Delays can happen if both provider and client cannot find a technician in the area. This can be a problem for expedite or emergency cases.

## **Possible Cause of a Home Warranty Claim Denial**

Knowing why your home warranty claim was denied is the first thing you need to do. You can start this by reading the terms of your contract. This will determine which systems and appliances your plan protects. Denial is firm if the item does not have coverage. Below are the possible causes of your home warranty claim denial:

### **1. Exceeding coverage cap**

Coverage cap is the limit your providers set on the amount they will cover. Your warranty company can deny your claim if the amount the provider will pay goes above the limit.

### **2. Incorrect installation**

A home warranty provider can deny your claim if the installation of the home system or appliance was poor. The company can deny your claim if the installation violates safety codes. Damage to the system or appliance beyond natural wear and tear can also cause your provider to reject your claim.

### **3. Insufficient maintenance**

Your provider may also deny your home warranty claim if there is an appliance or system with inadequate maintenance. That is why regular system and appliance checks are necessary. The technician will inspect the system or appliance during maintenance checks. The maintenance logs must be updated each time. The provider will deny the claim if the appliance is not working properly or not working at all.

## **How to Avoid the Refusal of Your Home Warranty Claim**

Reading the terms, conditions, inclusions, and exclusions of your preferred plan can help you prepare well for your home warranty purchase. Knowing the requirements for extending your warranty coverage is also important. Reading and understanding everything can prevent confusion and unexpected surprises. Below are some of the main considerations

you should remember:

- The standard 24/7 assistance may take up to about 48 hours to get in touch with a service technician. See if your provider offers online claim filing. This is a convenient way to file your claim using the online forms.
- Keep service and maintenance records accessible. Saving your home inspection report can help as well.
- File your claim as soon as the appliance or home system breaks down. The cause must be normal wear and tear. Never try DIY replacements or repairs.
- Finding out your provider's coverage limit or cap will spark awareness if your provider does deny your home warranty claim.

## **Appealing for a Home Warranty Claim Refusal**

You can appeal your refused warranty claim online. Calling your provider's hotline can also start your appeal process. The company can help you complete your documents. Your provider can send the paperwork to your home address if the company does not have online links.

## **Avoiding a Home Warranty Claim Refusal or Delay Can Help You Maximize Your Plan**

The goals of a home warranty coverage are to help you care for your home and save you from financial problems. Knowing your plan's conditions, inclusions, and exclusions can prevent its denial. Learning how to find licensed repair technicians in your area can prevent any delay in your home warranty service. Completing your paperwork and understanding the plan you chose can help you get the most out of your home warranty.

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