

Should One Buy an Annual Home Warranty?



Home warranty refers to a yearly service contract that considers all the significant systems and appliances in your home in the event of their breaking down. It is also called a home protection plan.

A home warranty company offers you different protection plans. It thus can prevent you from incurring heavy repairs and replacement charges. Since different companies offer different protection plans, you can make a wise decision by checking out [home warranty company reviews](#).

Is a Home Warranty Really Important?

A home warranty is definitely essential. You just don't know when any major item or device in your house might break or

fail to work. With a home warranty in place, you will not have to spend countless hours looking for a good contractor in your region who can do the repairs for you.

At the same time, if you are buying a new construction home, a home warranty is not required. It is because the new house has new systems and appliances that are taken care of by the manufacturer's warranty. It protects the systems in the event of their failure.

Still, the manufacturer's warranty only works for a year or a maximum of two. It also does not take into account those systems and devices that fail or break down due to wear and tear. So, it is a good move to read **home warranty company reviews** online and look into a suitable one for yourself.

When is a home warranty necessary for you?

1. You want to restrict the amount that you pay from your wallet for replacement or repairs of your home's major appliances.
2. You are the owner of an old house.
3. You have recently purchased a house for the first time and require protection for all appliances and systems.
4. You wish to sell your home and want to attract prospective buyers.
5. You have settled in a new area and don't know much about local technicians in the area.

Systems and Appliances That a Home Warranty Covers

A home warranty covers all wholesale appliances and systems. To gain greater clarity over the different plans and the types of coverage, you can go through **home warranty company reviews**. In general, you will receive coverage of:

- Heating systems
- Air conditioning appliances
- Plumbing
- Electrical appliances
- Appliances like clothes, dryer, and washer.
- Kitchen appliances like dishwasher, microwave, and refrigerator.
- Garage door opener.

Some of the best home warranty companies will give you an option of two or more two tiers or warranty plans. The most common ones are appliance plans, systems plans, and combination plans.

Benefits of a Home Warranty

- The satisfaction of not having to pay the entire price directly from your own wallet for a repair when one or more of your appliances fails.
- Access to many experienced and pre-approved service providers. Thus, you do not have to undergo the trouble of searching for a reliable local contractor.
- You have the convenience of turning to a single website or phone number in the event of needing service on any appliance.

There are numerous companies that offer different kinds of home warranties. But to get the best for yourself, it is highly recommended that you read through **home warranty company reviews** and compare and contrast the plans to choose the most suitable one.