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First American Home Warranty: Protect Your Money Against Expensive Repairs

I'm sure by now you've heard the old saying that goes, "home is where the heart is." You've probably even recited it once or twice yourself. It's a widely accepted sentiment that many of us tend to agree with. Well, First American Home Warranty feels a little different. To them, heart is where the home is. They know that your home is more than just a place that just holds the stuff you've collected over the years. It's a place where life happens and memories are made. First American believes that heart is what makes a house a home, and they've made it their mission to protect your home and the things that matter most with their home warranty plans.

Why We Trust First American

For almost 35 years, First American Home Warranty has been committed to protecting homeowners' budgets from expensive repairs and replacements with their home warranty plans. Serving customers with value, integrity, and quality service, they've made quite a reputation for themselves of being reliable, consistent, and fairly priced. They've worked with thousands of Americans, helping people like you avoid spending a fortune on all kinds of household repairs and replacements.

Over the years, First American Home Warranty has been dedicated to positive growth by seeking out ways to improve their customer service and home warranty plans. For their efforts, they've been successful in expanding to serve more than 550,000 customers. And in the last year alone, First American Home Warranty saved their customers an astounding \$169 MILLION in repair and replacement expenses. That's crazy!

First American is a great choice for home warranty plans to help protect your home because they're always there to help. Available to assist you 24-hours a day, 365 days a year, accidents and failures don't take breaks, so neither do they. And they've made it easy to submit a service request conveniently online or via phone.

"My level of satisfaction with First American Home Warranty one to ten, ten being best - I would give it a ten." - *Rodney Mitchell, customer since 2009*

Home Warranty 101

If you're a homeowner, you could be one of the smart ones that get to share in all the savings. After all, you know how hard you've worked to turn your house into a home. Wouldn't you do everything you could to protect something that important? A home warranty plan with First American helps you do just that.

What Is It?

So, what exactly is a home warranty? It's a one-year renewable service contract, designed to protect your budget from being sucked dry by unexpected, costly repairs to your home and appliances. Essentially, when you purchase home warranty with First American, they help you select a coverage plan that provides discounted repair and replacement services when you need it most. Ultimately, a home warranty plan is a security net that keeps your budget safe when something unexpectedly breaks or fails in your home. The reality is disaster can strike at any moment, without any warning. A home warranty plan with First American ensures that when this happens, fixing the problem won't break the bank.

What Does It Cover?

The contract between a homeowner and a trusted home warranty company, like First American, covers the repair and replacement services for a home's major systems and appliances. It protects the thing you rely on everyday. Basic plans usually include coverage for major kitchen appliances, washers and dryers, plumbing, heating systems, and more. So, when these systems and appliances inevitably fail over time due to normal wear and tear or an unexpected accident, a home warranty will help repair or replace them.

Say it's the middle of August. The weather is unbearably hot and humid, the air is muggy, and you're counting on your trusty air conditioner to provide the much needed relief that only bought air can satisfy in that type of heat. You've been outside all day and you can't wait to get inside and cool off. But, today your air conditioner decides it's quittin' time and clocks out for good, leaving you abandoned in the sweltering heat. If you don't have a home warranty plan, fixing this little fiasco could easily set you back \$2,500. We don't know about you, but that's not something we have just lying around. With a home warranty plan with First American, you're protected from these kind of unforeseen circumstances and end up paying a fraction of the cost.

Without home warranty protection from First American, you put yourself at a much higher risk for drastically overpaying for repairs and replacements to your home and appliances. Breakdowns happen when you least expect them. That's why First American's got you covered.

Home Warranty VS. Home Insurance: What's the Difference?

A common misconception about a home warranty is that it's the same as having homeowners insurance. This belief keeps many homeowners from getting the protection they need because it isn't true, they aren't the same thing.

The major difference is that a home warranty covers specific components of the home, like the systems and appliances within it, when repairs and replacements need to be made. On the other hand, homeowners insurance covers the structure of your home against risks like fire or hail damage, water damage, property crimes, personal liability protection, etc.

Who Needs a Home Warranty?

If you're a homeowner, it's a good idea to get a home warranty in the event that something breaks or fails in your home. It's a great way to take action to protect what you've worked so hard for. Some think that a home warranty isn't necessary because making a claim or requesting a service doesn't happen that often, when in reality it does. Last year, over 65% of homeowners filed at least one claim with First American, and they were glad they had the protection.

If you're not sure if a home warranty is necessary, it's important to first consider the type of systems and appliances you have in your home. If you have expensive appliances, it's best to have a home warranty to protect the money you've already invested. In addition, if you have appliances that are near or past their life expectancy, a home warranty is necessary. You can check the life expectancy of your common appliances at the [National Associate of Certified Home Inspectors](#) website.

A home warranty is also a great idea if you aren't particularly handy around the house. If your expertise ends at basic upkeep and maintenance, a home warranty provides excellent protection that can offer you peace of mind. It's also helpful to have a home warranty because if something does break down, you'll never have to worry about finding a contractor because First American takes care of that for you. They only work with pre-screened, reputable technicians, so quality work is guaranteed.

"If something happened and we weren't covered with First American, I can't even imagine how expensive it would be because things do go wrong when you own a home." - *Lisa Mitchell, customer since 2009*

CTA: Get Your Free Quote Now

First American Coverage Plans

First American offers a variety of comprehensive coverage plans that can be tailored to fit your specific needs. The Basic Plan offers coverage for the essential appliances,

including refrigerators, washers, dryers, ovens, cooktops and more. Basically all the necessities that you rely on daily. It's a great deal, priced at monthly payments of only \$28. When you think about it, you're paying less than \$1 a day to protect your home and budget.

They also offer a Premier Plan, which is their best seller. It includes everything from the Basic Plan, with the major addition of coverage for heaters, plumbing, electrical, water heaters, and more.

With a home warranty from First American, you can avoid outrageous repair expenses that can easily stack up to the thousands. And there's no limit to the number of times you can request services or file a claim. In fact, it's actually common for many customers to request service multiple times a year. When this happens, they save hundreds to thousands of dollars in repair and replacement bills.

While cost does vary based on plan and location, there are options for any situation. On top of that, First American is reasonable to work with and usually offers flexible payment options. No matter the plan you choose, First American is dedicated to quality service. Technicians work diligently to complete each project, and work by the philosophy say that "if [they] can't repair it [they'll] replace it." How 'bout that for customer service.

[Get a quote from First American Home Warranty](#) to see how affordable an annual home warranty actually is.

What Others Are Saying

At House Method, our consumer specialists are all about helping you find the products you need to truly enjoy your home. That's kind of our thing. That's why we got excited about First American Home Warranty and their dedication to saving you money and protecting your home. And we're not the only ones who are excited. Through our research, we were bombarded with positive reviews about this company. It seemed like everywhere we turned there was another raving review. At first, we thought it had to be too good to be true, so we kept searching, trying to dig up some dirt. It turns out they're really just that good at what they do and customers have noticed. It's apparent that these customers really mean what they say because many of them have been loyal customer for years.

One satisfied customer, Brian, has been a loyal customer since 2004. For nearly 15 years, he's relied on First American Home Warranty to protect him, his home, and his belongings. He's upfront and acknowledges that he's not a handyman. Besides basic maintenance, he leaves the real work to the pros, which is the smart thing to do. He always calls First American for repairs and has been happy with the quality of work every time.

Another loyal customer for over a decade, Bill, knows it's important to always do your homework before choosing a company. That's why he looked into Home Warranty

closely before choosing them. Aware that other home warranty companies out there just don't measure up or don't deliver on promises, he was pleasantly surprised with First American. He says, not only "First American promises, but more importantly they deliver."

The Reviews Are In

It's not a rare anomaly to find a raving review for First American. They're considered a trusted company in nearly every review, even on independent websites. People can't get enough of these guys. Check this out. Trustpilot rates them a solid 4 out of 5 based on nearly 1,000 reviews. Consumer Affairs gives them an overall satisfaction rating of 4.5 out of 5. And they were even honored with the 2017 Editor's Choice Award from HomeWarrantyReviews.com.

There is no shortage of positive reviews about this company. When it comes to your house, things will break down. It's a fact. Whether due to normal wear and tear or a fluke accident, a home warranty can protect you from spending way more than you need to. Especially First American.

CTA: Request Service

Be Proactive: Use This Maintenance Calendar to Prevent Costly Repairs

Practicing routine maintenance can help keep your systems and appliances running smoothly. By regularly performing checks, you can keep your home and everything in it functioning safely and efficiently. To help you stay on track, without getting overwhelmed or letting maintenance checks pile up, we've put together a comprehensive checklist.

Below you'll find an annual repair calendar with maintenance tips for each month. This guide to regular home maintenance is designed to help you avoid breaks that commonly spiral into expensive disasters and throw your budget out of whack.

Creating a monthly calendar of seasonal to-do's can also help you plan and budget for home maintenance needs. A proactive approach to keeping your home in top condition can help avoid a service call and costly repairs down the road. Here are some monthly maintenance ideas to get you started, courtesy of House Method and First American Home Warranty.

JANUARY

Put a home maintenance plan in place and make it your New Year resolution to stick to it! Even if you have the added protection of a home warranty, routine maintenance can help keep vital home systems and appliances running efficiently.

- At the start of the year plan a yearly maintenance budget and set up a savings plan. Depending on the size and amenities of your home, most homeowners spend 1 to 3 percent of their home's purchase price on annual maintenance costs. Or, a provider of home warranties, like [First American Home Warranty](#), could be a lower cost option than

having to set aside savings for costly repairs. For less than \$1 a day, you can protect essential elements in your home with a First American Home Warranty plan.

- Schedule a general service call for your heating and cooling system. A once-a-year service helps ensure the system is performing effectively. A general service call might include checking the AC system, changing the filter, and adding refrigerant. Furnace heating systems should have filters cleaned or replaced, and the gas pilot light should be checked to ensure it is working properly. As a homeowner, you should also be changing the air filters yourself at routine intervals.

FEBRUARY

Spring is just a few weeks away, and so is allergy season. Keep yourself healthy during the last days of winter by focusing on ways to keep irritants from infiltrating your home.

- Take care of the dust that can accumulate and clog devices. Not only will this help with allergens, but your devices will be less likely to malfunction when the blockages are cleared. Using a hand vacuum make a plan to tackle dust build-up on:
 - Fire and smoke detectors
 - Air registers and returns
 - Bathroom fan covers
 - Grills on the back of refrigerators and freezers
 - Ceiling fan blades
- Inspect your home for signs of moisture, especially susceptible areas like the basement or crawlspace. Not only can moisture cause mold and mildew, but it attracts insects and other pests looking for water. To detect moisture, [purchase a moisture meter](#). If you find a moisture hotspot be aware that do-it-yourself mold clean-up can be difficult, for peace of mind hire a pre-screened licensed contractor. For smaller moisture issues, you might be able to apply proper caulking to help keep the area watertight.

MARCH

Get ready for the days to change from frigid to flowery by taking care of outdoor tasks.

- Give your lawn a little TLC now and you'll see the benefits when the weather begins to be consistently warm. Apply a pre-emergent for crabgrass and other warm-weather weeds. Place fresh mulch (at least 3 inches deep) in planting beds so roots are protected. Aerate and seed cool season lawns.
- Check the area around your outdoor AC condenser. Rake away winter leaves and debris and clip away intrusive vines and vegetation. Your air conditioner is one of the most important systems in your home and a system First American Home Warranty services often. Using 2017 data on claims paid out for their customers, First American Home Warranty estimated that without their home warranty, customers would have paid from \$645 to \$2,523 in AC repair and replacement costs – but instead, they paid a small set fee thanks to protection from First American Home Warranty.
- Winter winds can leave behind unwanted debris. Remove fallen limbs from your yard and check your roof. A broom can help sweep away debris on the roof or spraying a garden hose may help with dirt and light debris. Be safe and hire a professional service provider for larger roof cleanup needs.
- Clean gutters so they are free of trash and flow properly. Even if you have gutter covers, debris can still collect, and gutters should be cleaned semi-annually.

APRIL

It's spring cleaning time!

Give the laundry room some TLC. The dryer lint screen should get a good soapy water wash at least once a year and be cleaned after every load. Level the machines (usually by simply adjusting the feet) so they spin and function at their best. Basic, routine maintenance, such as regularly cleaning the lint screen, is a simple way to get the most out of your home warranty. After all, you don't want anything to break – right? First American Home Warranty recommends properly caring for devices per manufacturer's guidelines, as a way to keep systems and appliances in working condition.

- Clean and organize your garage. Maximize your storage capabilities by utilizing the vertical wall space. Replace batteries in the garage door remote as a preventative measure.

MAY

It's time to get back in the garden.

- Clean the refrigerator and make room for garden-fresh fruits and vegetables. Take everything out and wipe down all the shelves. Clean the door seals to ensure a tight closure. Check expiration dates and toss items that are no longer fresh. Check frozen foods for freezer burn and dispose of tainted items.
- Clean the garbage disposal. If you don't want to buy a harsh chemical solution, pour one cup of vinegar and scoop some ice cubes into the disposal. Run cold water from the faucet and turn on the disposal until the ice is gone. Based on service calls received, First American Home Warranty recommends that homeowners avoid putting fibrous or starchy items in the garbage disposal. Items such as banana peels, potato peelings, rice, eggshells, and coffee grounds should go into the trash.
- Check weatherstripping around doors and windows and replace as needed. Weatherstripping not only saves money on heating and air conditioning but it will also prevent rain and water from entering.

JUNE

Is the year really half over already? We see summer in your future...

- Check porches and decks for wobbly handrails and uneven flooring, repairing or replacing any unsafe areas to prepare for outdoor activities.
- Make your yard less hospitable for mosquitoes. Keep flower pots, children's wading pools, and buckets free of standing water. Fill depressions in the yard where rain can accumulate.
- Check that exterior lights are working properly and replace non-working fixtures and bulbs.
- Inspect and repair all attic and crawl space vents and screens to prevent rodent intrusion. While in the attic, check that the exhaust fan is working properly – it's an important home system that you'll need functioning at peak condition for the hot summer months ahead.

JULY

It's vacation time!

- Make yourself a glass of fresh lemonade and take the month off!

- As a way to banish garbage disposal smells, when cleaning up your fresh lemonade ingredients, First American Home Warranty recommends adding very small strips of the lemon peel and ice cubes to your garbage disposal, run water, and turn the disposal on as a natural way to wash away bad odors. (Note: do not add large chunks of lemon rind, only small pieces – see “May” tips for more info on garbage disposal care.)

AUGUST

It's hot. It's humid. It's August.

- Prune shrubs so there is at least six inches of clearance from the house. This will prevent mildew from forming on the exterior of your home and prevent rodents and other vermin from using limbs and branches to gain entry into your home.
- Inspect for signs of termites (they thrive in moist, hot weather). If you see or suspect termites consult a professional service provider for immediate treatment.
- Seal air leaks and drafts with caulk, spray foam, or weather stripping to reduce utility bills and increase indoor comfort.

SEPTEMBER

Cooler weather is right around the corner, don't let a sudden dip in the thermostat catch you unprepared.

- Conduct an energy audit on your home. A qualified home energy auditor will identify the amount of insulation you have and need and can recommend other improvements. For information about home energy audits, contact your local utility company.
- Check that gas-starter fireplaces are working properly. If your fireplace burns wood, order a cord now so you'll be prepared for chilly temperatures. Have the chimney inspected and professionally cleaned.
- If a covered item in your First American Home Warranty happens to fail during any month of your contract, just call or go online to open a service request. Home repairs don't have to be a hassle, and First American Home Warranty makes covered repairs quick, easy, and affordable by dispatching a qualified contractor to handle your service call.

OCTOBER

It's time for Halloween candy and shorter daylight hours.

- Replace flashlight batteries as needed. Always use a flashlight, not a candle, for emergency lighting.
- Replace batteries in smoke detectors. (It's better to be preventative about this than to wait until it's 2 am and you're woken up by incessant chirping because the battery has gone low.)
- Clean ceiling fan blades and reverse the turning direction so blades spin clockwise. This will push warm air down and ventilate the room without causing a breeze.
- You may be beginning to think about holiday shopping, but maybe you haven't budgeted for expenses like gifts and holiday travel. That's why a home warranty can be a relief if something does go wrong – especially during a time when you already have a lot of bills. When you purchase a First American Home Warranty they will cover your system or appliance regardless of age, provided it is in safe, working order before the start of your contract. And there is no limit to the number of times you can request service during your contract. It's a great gift to give yourself!

NOVEMBER

The days are getting colder, get ready for more time indoors.

- If you have storm windows, take down the screens and replace them with panes.
- Wrap outdoor pipes and protect un-insulated pipes in crawl spaces, basements, garages and other unheated areas.
- Drain garden hoses. If this isn't done, the water trapped inside will freeze when temperatures dip, causing expansion which can potentially split the hose.
- What's one of the worst things to happen in the winter? No hot water! First American Home Warranty recommends you set the temperature on your hot water heater to between 115 and 120 degrees Fahrenheit to protect your tank from overheating. This will also reduce energy costs and save you money.

DECEMBER

Prepare to light up the holiday and receive visitors.

- Test outdoor outlets with a circuit tester before plugging in electric holiday decorations. If the outlet fails the circuit test, consult an electrician and schedule a service call.
- Assess your electric cords to ensure they do not cross thresholds or walkways – which could be a tripping hazard. If you must run a long cord through a room, thread it along baseboards and over door frames.
- Make a clear path for Santa by checking the chimney for obstructions.

Maintenance is Half the Battle: Protect Yourself from Disaster

Regular attention to your home can help you prevent costly repairs. But in the long-run, eventually things break or need fixes and you never want to pay full price for an appliance or water issue if you can avoid it.

A home warranty like one from our friends at First American Home Warranty protects your essential systems and appliances. And [getting a quote from First American Home Warranty](#) on what's covered is quick, easy, and no obligation.

Don't Wait, Get Your Free Quote Today

For all of the unpredictability that comes with owning a home, choose First American Home Warranty to protect your hard earned money. You know how much your home means to you, so why wouldn't you do everything in your power to protect what you've worked so hard for? When you're ready to protect your money and belongings, give First American a call.

Chat with one of their friendly service specialists and let them help you find the right coverage for your home. It's easy. All you have to do is start by requesting a [free online quote](#) from First American Home Warranty and they'll take care of the rest.