



- **True Third-Party Representation**—No inflating repair costs or requiring unnecessary repairs because MoistureFree doesn't receive a single penny from contractors or inspectors for the work done on your home! Our job is to protect you!
- **Fighting For You... So you Don't Have To!** We take care of the repairs to make sure they are done right. We know the business and talk the language, so getting your claim resolved is our problem, not yours.
- **Covers The Entire Stucco System!** It doesn't matter if the inspector missed something or the contractor's repairs failed, you're covered. Contractors can't legally give a guarantee like that! If they say they can... look further... they can't!
- **Nationally Recognized** - Adds credibility and value to your real estate transaction. Many relocation companies and lenders use MoistureFree to handle all of their stucco issues.
- **Approved By The Courts**—MoistureFree was the warranty and service provider to the national class-action settlement for Dryvit Systems...the largest EIFS manufacturer in the country.
- **Backed By Western Pacific Mutual Insurance Company**—A Risk Retention Company with an "Excellent" rating from A.M. Best and a solid nine-year history with MoistureFree Warranty.
- **Certified National Service Network**—We work with Certified MoistureFree Contractors and Inspectors throughout the country. You choose your inspector and contractor... MoistureFree makes sure they provide good inspections and repairs, or we make it right!

Myths About MoistureFree:

MYTH: MoistureFree Warranty never covers framing damage.

FALSE! The warranty terms and conditions are only the minimum actions that can be taken. MoistureFree takes care of its clients, including the repair of areas at risk for structural failure. That's why 67% of MoistureFree's customers renew their warranty coverage. MoistureFree wants your business for years to come and our claims service is one of our strongest sales tools!

MYTH: MoistureFree only pays \$250 for a high moisture area.

FALSE! MoistureFree defines a failure location as a high moisture area of approximately seven square feet. A warranted area can have several failure locations, so the warranty benefit is a multiple of at least \$250. For example, a kickout failure area could include six locations of moisture totaling \$1,500 for that one area. Homeowners can choose higher coverage amounts, doubling or tripling the potential claim dollars available. Properly managed by MoistureFree, the basic coverage amount is adequate to repair or modify an area affected by high moisture.

MYTH: Contractor's guarantees cover more than MoistureFree.

FALSE! Contractor's guarantees CAN'T cover more than MoistureFree because they don't cover areas not repaired by the contractor or not originally found by the inspector... this represents most of our claims! As for repairing framing, MoistureFree always repairs framing at risk of structural failure. Remember, the Contractor is just repairing their own failed work under their guarantee! Considering the client paid them thousands to do the work right, it seems like the least they could do...provided you can get them to do it!

- **Expensive or Often Unnecessary Repairs**—Contractors make much more on bigger jobs, so they often inflate the amount of work or the price...or include questionable repairs. Who will be watching out for you? Not the contractor who is also selling you their guarantee...that's for sure!
- **Less Expensive Than A Warranty?** - No! Much more expensive when you factor in the thousands of dollars often added to the repair cost that almost no homeowner could identify! Due to the unique nature of stucco repairs, it's easy for contractors to inflate their estimates...plus the whole home isn't covered...just the repairs you paid them to make!
- **Doesn't Cover Your Entire Exterior!** Contractors can't legally guarantee any area of the home that they didn't repair themselves. That's the insurance law in almost all states! More than 60% of claims come from areas not found by the inspector or never touched by the contractor. If they didn't repair it originally, you get stuck with the bill.
- **Backed By Who?** - Contractor guarantees have no third-party backing. If they have insurance, they can't specify the performance of that insurance to your benefit without the underwriters permission. Insurers simply won't specifically back a contractor's guarantee.
- **Who Will Repair Your Home?** The contractor who did the work wrong the first time? Is that who you are relying upon to come back? One big lawsuit and the contractor and your guarantee might be gone.
- **Will They Really Return Your Calls Months or Years From Now?** Once a contractor is paid and gone, getting them to return to fix a problem is often difficult, to say the least. Guarantee or not, getting issues resolved months or years after the job is finished is risky business.
- **Who Will They Blame?** If it wasn't their work that failed... you're not covered! Wasn't originally found by the inspector...you're not covered! Caused by something other than a failure of their work...you're not covered! Remember, they aren't looking for repeat business from you, so you have little leverage to get them to service your problem.

Example Problems With Contractor Guarantees:

Atlanta—A stucco inspection and repair company provides a guarantee and an estimate of about \$8,000 to a stucco homeowner. In fine print, nearly \$13,000 in additional repairs are mentioned, but represented as "only necessary if the areas are found to be moisture damaged." The moisture inspection already showed these areas to be "soft" meaning the area had, at the least, damaged substrate wood. The open-ended contract is sold to the unsuspecting customer, but the actual repair bill is over \$21,000. This scam has been pulled on hundreds of unsuspecting homeowners. Beware!

Chicago—A well-known repair contractor fails to provide acceptable warranty services to MoistureFree, has high failure rates on his work, and is removed from the MoistureFree-approved contractor list. In response, they create their own "warranty." They have no third-party backing, can't warrant the whole home, and have a seriously tainted history of inflating prices and recommending unnecessary repairs. If they didn't provide a minimum of service for MoistureFree, do you really think they will do it for you months or years from now?