

# Warranty or Insurance?

BUILDERS NEED BOTH

While new home warranties and General Liability insurance are often framed as an either/or proposition, in reality the two are complementary – not competitive.

## Where Warranties Help



Covering construction defects associated with workmanship and materials and/or wiring, piping, and ductwork

Covering major structural defects and any associated damage caused by the failure of load-bearing elements



Provides a layer of protection against homeowner or class action lawsuits.

## Where Insurance Shines

Covering costs resulting from construction defects



Covering claims involving bodily injury or property damage

Covering legal and medical fees associated with claims



## When Complementary Coverage Pays



### Scenario:

A loose deck railing leads to a fall at a neighborhood barbeque



### Warranty:

Ensures the deck is repaired under a workmanship and materials claim



### Insurance:

Covers claims and damages resulting from any physical injury



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