



OUT OF NETWORK PROTOCOL



No Time To Wait?

As many of us have come to realize, the pandemic has the world running short staffed and has put significant delays on getting service and parts. That's where HGHW's "Out of Network Protocol" comes in handy. This unique protocol enables homeowners to contract a licensed and insured technician outside of HomeGuard's vendor network to perform diagnostics and repairs when there may be significant wait times for service appointments due to a high volume of claims or unavailability of parts. We want our customers serviced as quickly and efficiently as possible, and this procedure helps make that happen during more trying times.

***Failure to contact us and follow the listed procedure below will result in denial of coverage.**

Protocol Step-by-Step

- ✓ Initiate the claim with a HomeGuard HomeWarranty Claims Representative by calling (866) 993-2302.
- ✓ Upon determining that you would like to explore an out of network option, ensure that you are contracting someone who is qualified, licensed, insured, and offers fair and reasonable rates for service and parts.
- ✓ Once the technician is at the home, and prior to any services being rendered, you must call our authorization department at (866) 993-2302 with the technician's diagnosis and dollar amount of services required. Covered repairs or replacements will be authorized if work can be completed at an agreed upon rate.
- ✓ Upon receiving an authorization number for covered services and dollar amount, the contractor must provide an itemized invoice for the charges, either directly to HGHW or to the homeowner to submit.
- ✓ The out of network contractor should be paid directly by the homeowner for services rendered, then invoice and paid receipt submitted to HGHW for reimbursement.
- ✓ Upon approval, a Cash Out Letter will be generated and e-mailed to the homeowner to acknowledge, sign, and return for reimbursement by HGHW.