Home warranty claim denied? The first 48 hours.

A denial is often the company's first answer, not its last. What you save and send in the next 48 hours decides how strong your appeal will be.

MY CLAIM AT A GLANCE

Claim number	Contract number	Date filed
Date denied	**Reason given**	**Appeal deadline**

FIRST 2 HOURS Save the evidence

- [ ] Save the denial email or letter. If you were told by phone, write down exactly what was said, who said it and when.
- [ ] Note the claim number, contract number and the date you filed.
- [ ] Photograph and video the failed item, including its model and serial number plate.
- [ ] If a technician removed a part, ask to keep it, or photograph it before it leaves.
- [ ] Write down the technician's name, company and anything they told you about the cause.
- [ ] Start a call log: date, time, name, and what was promised. Keep adding to it.

TODAY Get the reason in writing and read your contract

- [ ] Email the company asking for three things: the technician's full report, the exact contract section used to deny you, and their written appeal process and deadline.
- [ ] Find your contract and note your plan level and the date coverage started.
- [ ] Find the section the company named. Check whether the item is listed as covered, and whether the failed part is excluded.
- [ ] Look for a coverage limit (a dollar cap) for this item. A cap lowers what they pay; it is not a reason to pay nothing.
- [ ] Find the dispute section near the end: is there an appeal deadline, required mediation, or an arbitration clause with a small-claims exception?
- [ ] Gather any maintenance receipts, installation invoices or your home inspection report.

TOMORROW Build your case

- [ ] Book an independent technician. Ask for a signed, dated statement on letterhead saying what failed and why.
- [ ] If the repair can't wait (no heat, no cooling, an active leak), tell the company in writing before you pay for it, and check whether your contract requires their approval for outside contractors.
- [ ] Keep every invoice and proof of payment for any repair you pay for.
- [ ] Find your state's regulator for home warranties. It varies: in many states it is the insurance department, in others a licensing agency or the attorney general. Search "[your state] home warranty complaint" and save the link.
- [ ] Put your appeal deadline, and the date you expect a reply, in your calendar.

> **Tip:** Put everything in one folder (paper or digital) labeled with your claim number. When you appeal, you'll want it all in one place.

AVOID What not to do

- ✕ Don't throw away the failed part or the old appliance until your claim is settled.
- ✕ Don't argue the case only by phone. Follow every call with an email repeating what was said.
- ✕ Don't accept a cash offer or sign a release without reading it. Some offers close the claim for good.
- ✕ Don't miss the appeal deadline while waiting for a callback.

What comes next

Once you have the claim file and your evidence, the next step is a written appeal that answers the company's exact reason. The full Home Warranty Appeal Kit includes a letter for each of the six most common denial reasons, an escalation plan with phone and complaint scripts, and a directory of the agency that handles home warranty complaints in every state.

This checklist is general information, not legal advice. Contracts and state rules differ. For large losses or a court case, speak with a consumer lawyer. HomeWarrantyAppeal.com is not affiliated with any home warranty company.