REALTY ONE GROUP RESULTS

The North Carolina Home Warranty *Report*

Ten companies you can actually buy in North Carolina — ranked best to worst, in plain English, for the people writing the check.

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BROKER-IN-CHARGE & OWNER · 2026 EDITION

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START HERE

Let's talk about this *honestly*

A home warranty is not insurance. It's a service contract — a company agrees that if a covered appliance or system quits working from ordinary use, they'll send somebody out and pay some of the bill. You pay a yearly premium, plus a fee every time you call.

That's it. That's the whole product. And here's the part nobody says out loud: whether it turns out to be a great deal or a waste of $600 comes down almost entirely to two things — **what the contract says**, and **who they send to your house.**

Everything in this report is built around those two things.

WHAT IT RUNS IN NORTH CAROLINA

Plans here generally land somewhere between **$28 and $92 a month**, with the average around $60. On top of that, you pay a service fee every time a technician comes out — usually **$75 to $125**. So a year with two service calls realistically costs you somewhere around $600 to $900 all in.

Put that next to what it costs to replace a heat pump — five thousand dollars and up — and you can see why people buy these. You're not buying free repairs. You're buying a ceiling on a bad month.

> THE NORTH CAROLINA WRINKLE
>
> Air conditioning and heat pumps are the number one claim in this state, by a mile. Our summers are long and sticky and our equipment runs hard from May to September. That means **the HVAC coverage cap is the single most important number in the contract** — not the monthly price, not the appliance list.
>
> If a plan caps heating and air at $1,500 and a new system runs $7,000, you just learned exactly how much of that repair is still yours.

WHO THIS IS REALLY FOR

These make the most sense for a buyer moving into a home where the systems have some age on them, or a seller who wants to be covered while the house sits on the market. They make the least sense on a three-year-old house where everything is still under manufacturer warranty.

And one honest word about the "best of" lists you'll find online: **most of them are paid.** The big review sites disclose it in small type — companies pay to appear, and that affects the order. I read the disclosures, then went to the sources that don't take money: attorney general filings, court judgments, Better Business Bureau complaint files, SEC filings, and the companies' own contracts.

FIVE THINGS MOST PEOPLE DON'T KNOW

What's actually true *in North Carolina*

1. NOBODY AT THE DEPARTMENT OF INSURANCE IS WATCHING THESE

This surprises people every time. Home warranties are not insurance under North Carolina law, and **the NC Department of Insurance does not regulate the companies that sell them.** They're treated as "service agreements" under a different chapter of the General Statutes entirely.

2. SO IF SOMETHING GOES WRONG, YOU CALL A DIFFERENT OFFICE

The Department of Insurance sends these complaints to the **North Carolina Attorney General's Consumer Protection Division** — 1-877-5-NO-SCAM. Write that down before you need it, not after.

3. THERE WAS A BILL TO FIX THIS. IT DIED.

In February 2025, a bipartisan group of legislators filed the **Home Warranty Act (House Bill 203)**, which would have tightened disclosure requirements and put real money behind enforcement. It passed first reading, got sent to the Rules Committee, and has not moved since. As of today, it's still sitting there.

4. THERE IS ONE REAL PROTECTION BUILT INTO THE LAW

North Carolina does require these companies to back their obligations with insurance from an authorized insurer — so if the warranty company folds or goes into bankruptcy, an actual insurance carrier is on the hook for your claims and any unearned premium. **Ask who that carrier is before you sign.** A company that won't tell you is telling you something.

5. YOU'LL PAY SALES TAX ON IT

North Carolina taxes service agreements, so state and local sales tax gets added when you buy or renew. If you're negotiating a seller-paid warranty, that tax matters — which is why our standard contract language spells it out.

> ON THE CONTRACT ITSELF
>
> The North Carolina Offer to Purchase and Contract (Form 2-T) has a **Home Warranty section built right into it** — a box to check if no warranty is being provided, and a line where the buyer may obtain a one-year warranty at a cost not to exceed a stated dollar amount, *including sales tax*, with the seller agreeing to pay it. There's a matching box on the Amendment form (4-T) if the number changes mid-deal.
>
> Translation for a seller: this is one of the cleanest, cheapest concessions on the whole form. A few hundred dollars, paid at closing out of your proceeds, that can take the place of a much more expensive repair fight.

HOW I SORTED THEM

The six things I *actually weighed*

Every company on this list will sell you a plan in North Carolina today. I ranked them on the things that decide whether you're glad you bought it:

WHAT I LOOKED AT	WHY IT MATTERS HERE
HVAC coverage cap	The most common and most expensive claim in North Carolina. A low cap makes the rest of the plan mostly decorative.
Can you pick the tech?	The number one complaint across every company is the contractor they sent. In Wilkes, Ashe, Watauga and Avery counties, a company's "network" may be one overworked guy an hour away.
Complaint & legal record	Attorney general actions, BBB complaint volume relative to size, and whether the same denial reasons show up over and over.
Real estate fit	Free coverage while the house is listed, and coverage that starts the day of closing with no waiting period.
Workmanship guarantee	If the repair fails in six weeks, do you pay another service fee? Thirty days is standard. Some are much better.
Straight talk	Whether the sample contract is easy to get and easy to read — or whether the exclusions are where the real product lives.

ONE MORE THING WORTH KNOWING: SEVERAL OF THESE ARE THE SAME COMPANY

The logos suggest a crowded market. The ownership tells a different story.

PARENT	BRANDS THEY OWN
Frontdoor, Inc. (publicly traded)	American Home Shield, 2-10 Home Buyers Warranty (bought December 2024 for $585 million), HSA, OneGuard, Landmark — roughly 2.1 million active warranties
Choice Home Warranty	Choice Home Warranty and Home Warranty of America (HWA), acquired in February 2022 and still run under the HWA name
Independent	Old Republic, First American, Achosa, AFC Home Club, Liberty Home Guard, Cinch, Select

Why this matters: getting a second opinion from a different brand under the same roof isn't really a second opinion.

Where I'd put my *own money*

01 Old Republic Home Protection

BEST OVERALL · BEST FOR SELLERS

The grown-up in the room. Built for real estate deals since 1974, and the only company on this list with an A+ Better Business Bureau rating it has held as an accredited business for more than 25 years.

+ Coverage limits on heating, air and appliances run high compared to the field — exactly where North Carolina needs the room
+ Real North Carolina brochures with our pricing and our terms, not a national one-size-fits-all sheet
+ Separate products for homes in a resale transaction versus homes already owned, plus seller coverage during the listing period
+ Claims line answers 24 hours a day, and refrigerant is covered on the stronger plans

– Repairs are guaranteed for only 30 days — the shortest window among the companies I'd recommend
– Only operates in 25 states, so if your buyer relocates, the relationship doesn't travel
– The BBB's own file review flags recurring issues with reimbursements and claims processing — this is not a company with zero complaints, it's a company that answers them

BOTTOM LINE

If you want one recommendation and no homework, this is it — especially on a listing.

02 Achosa Home Warranty

BEST IF YOU ALREADY HAVE A GOOD REPAIR GUY

Small, newer, and built around the one thing that fixes the biggest complaint in this whole industry: you call your own licensed contractor, not theirs.

+ **You choose the technician.** For anybody in the High Country or out in the county, this is the single most valuable feature on this page
+ A $25,000 total annual limit — among the highest in the business
+ Roof leak coverage is included in the plans rather than sold as an add-on
+ Six months of free coverage for sellers while the home is listed, and no age limit on the systems being covered
+ The service fee is the lesser of a set fee or the actual cost of the service — so a $60 repair costs you $60

– Claims are handled by phone only — no app, no online portal
– Because *you* hired the contractor, the repair is not backed by their workmanship guarantee
– Available in roughly 22 to 28 states and founded in 2018, so there's far less track record than the old names
– You have to call them with the diagnosis and get approval **before** any work starts. Skip that step and you'll pay the bill yourself

BOTTOM LINE

Perfect for the person who already trusts an HVAC company. Wrong for the person who wants somebody else to handle everything.

03 AFC Home Club

BEST GUARANTEE IN THE BUSINESS

Georgia-based, accredited with the BBB, and the only company here that stands behind a repair for as long as your plan is active instead of the usual 30 days.

- + Repairs are guaranteed for **the entire length of your contract**, parts and labor — nobody else comes close
- + You can use your own licensed technician, with approval first
- + You pick your service fee — $75, $100, or $125 — and a lower fee means a higher premium, so you can aim it at how you actually live
- + No inspection required and no age limits on covered items
- – Pre-existing problems are excluded, full stop — an important difference from American Home Shield
- – Customer reviews on the BBB average well under 3 out of 5, with denial and low-reimbursement complaints being the theme
- – Reimbursement is based on the current value of the item, which on an older appliance can be a lot less than the repair bill
- – 30-day wait before you can file when you buy it outside a real estate transaction

BOTTOM LINE

Strong value and a genuinely best-in-class guarantee. Just go in knowing the payout math is based on what your old dishwasher is worth today.

04 First American Home Warranty

BEST FOR A BUYER AT THE CLOSING TABLE

Forty-plus years old, part of the same family as the title company you already know, and the coverage starts the day you close with no waiting period when it's bought through the transaction.

- + No waiting period when it comes through a purchase — a real advantage for a buyer
- + Appliance limits reach $7,000 per item on the top plan, the highest here
- + Breakdowns caused by rust, corrosion and sediment are covered — most companies exclude those outright
- + Their upgrade option covers problems from bad past installations and certain pre-existing conditions, which is rare
- + Approves roughly three out of four claims on about 280,000 claims a year — high for this industry
- – **Read the HVAC number carefully.** The published caps vary sharply by plan tier — reports range from a $1,500 cap on lower plans to no cap at all on the top ones. This is the number to confirm in writing before you sign
- – You have to use their contractors
- – 30-day workmanship guarantee, and no mobile app
- – Not sold in 14 states

BOTTOM LINE

Excellent for a buyer with nice appliances. Confirm the heating and air cap on the exact plan you're being sold, in writing.

05 American Home Shield

THE BIGGEST · BEST FOR OLDER HOMES

The company that invented this category in 1971, with about two million members and the largest contractor network anywhere. It is also, by a wide margin, the most complained-about.

+ Covers **undetectable pre-existing conditions**, including rust, corrosion and sediment damage — most competitors won't touch that, and on a 1970s Winston-Salem ranch it matters
+ Top plan pays up to $4,000 per appliance and $5,000 per heating and air system, plus limited roof leak coverage
+ Largest network in the country, which usually means somebody can actually get to you
+ No home inspection required and no age restrictions

– Carries a **B rating** from the BBB with more than 15,000 complaints on file and roughly 5,450 closed in the last twelve months alone
– The recurring complaints are delays, denied claims, and reimbursement checks that don't show up
– You cannot choose your own contractor
– Customer reviews on independent sites are sharply split — lots of fives, lots of ones, not much in between

BOTTOM LINE

The pre-existing-condition coverage is genuinely valuable on an older house. But you are buying into a very large machine, and if your claim goes sideways, be prepared to push.

06 2-10 Home Buyers Warranty

STRONG LISTING PROGRAM · NOW OWNED BY FRONTDOOR

Started in Denver in 1980 and best known for new-construction structural warranties. Their agent-facing listing program is one of the better ones. The service reputation is the problem.

+ Complimentary seller coverage for 180 days while the home is listed, extendable another six months
+ Total annual limits are generous, and an upgrade raises per-item caps from $2,000 to $5,000
+ Refunds your service fee if the request turns out not to be covered, and you don't pay a second fee if the same part fails again
+ Pick your own service fee starting around $65 to hold the monthly cost down

– Below-average satisfaction scores across independent sites, with hold times reported up to two hours
– The base per-system limits are low for North Carolina unless you buy the upgrade — do not skip it here
– Pre-existing conditions excluded; you can't choose your technician
– Since December 2024 it's owned by Frontdoor, the same parent as American Home Shield

BOTTOM LINE

Fine on a listing, and the seller coverage is real. Buy the upgraded caps or you've bought half a plan.

07 Cinch Home Services

LONGEST REPAIR GUARANTEE AMONG THE BIG NAMES

Formerly HMS, in business over 40 years, and priced at the friendly end. The 180-day guarantee on completed work is the best thing about it.

- \+ **180-day workmanship guarantee** — six times the industry standard
- \+ Entry plans run under $45 a month, some under $31
- \+ On certain plans you can select your own contractor
- \+ Advertises a two-hour response to service requests during business hours
- – Heating and air caps are among the lowest in the industry — a serious mismatch for our climate
- – Independent research has found customer sentiment negative across the board, with contractor quality and long waits the recurring themes
- – Repair delays show up consistently in recent reviews

BOTTOM LINE

Good price, great guarantee, wrong HVAC math for North Carolina. Fine for an appliance-focused plan on a newer home.

08 Liberty Home Guard

GREAT ON THE PHONE · WATCH THE FINE PRINT

The friendliest customer service in the industry and the widest menu of add-ons — attached to caps that are too low for the thing most likely to break here.

- \+ Around 4.4 out of 5 on Trustpilot across roughly 5,900 reviews, which is unusual in this business
- \+ More than 40 add-on options, so you can build coverage around an unusual house
- \+ They'll reimburse you for using your own technician in many cases
- \+ Available nationwide, and calls get answered fast
- – The BBB currently lists them as **"Not Rated"** with an alert on file for a pattern of complaints — this has now happened more than once
- – Coverage tops out around $2,000 per item per year — thin for a heat pump replacement
- – The sample contract shows a waiting period of 30 to 60 days
- – A depreciation clause reduces what they pay out on older equipment
- – Not designed around real estate transactions

BOTTOM LINE

Lovely to deal with right up until the claim is large. Better for appliances than for systems.

09 Select Home Warranty

CHEAP FOR A REASON

The lowest sticker price and roof leak coverage in every plan. Then you read the complaint file.

- + Roof leak coverage included in all three plans rather than sold separately
- + Low monthly cost and frequent discounts
- + Covers condos, mobile homes, manufactured homes and rentals
- – **B- rating with the BBB, not accredited**, and a customer review average of about 1.7 out of 5 across more than 2,300 reviews
- – You must report a claim within three days or risk losing it
- – Denials and underpaid reimbursements are the dominant complaint, including a documented case where the company denied a repair for a reason its own technician's report contradicted
- – $75 cancellation fee after the first 30 days, and you must use their technicians

BOTTOM LINE

I would not put a client in this one.

10 Home Warranty of America & Choice Home Warranty

SAME COMPANY SINCE 2022 · AVOID

HWA markets hard to real estate agents and offers genuinely attractive listing coverage. It is also owned by Choice Home Warranty, which in January 2026 entered the largest consumer-fraud judgment of its kind in Arizona history.

- + Free basic seller coverage for up to six months while listed, extendable another six
- + 13 months of coverage instead of 12 when purchased through a transaction
- + Available in all 50 states with easy agent enrollment
- – Choice agreed to pay **$11.8 million** and reform its sales practices under a January 2026 Arizona judgment; the Attorney General's office reported more than 1,500 consumer complaints over a decade. Choice denies the allegations and admitted no wrongdoing
- – That followed a $780,000 settlement with New Jersey in 2015 over similar conduct
- – HWA holds a 1.0-star average on ConsumerAffairs across more than 4,000 reviews
- – HWA's own contract reserves the sole right to pick the service provider and states they are not liable for failing to get service to you on time — a homeowner learned that during a June 2026 outage in 90-plus degree heat with two babies in the house

BOTTOM LINE

The listing perk is real. It is not worth what's attached to it.

READ THIS BEFORE YOU SIGN ANYTHING

The four words that *kill claims*

Across every attorney general filing, every court record and every complaint file I read, the denials came back to the same short list of phrases. Not one of them is about whether your unit is broken. They're about *why* it broke.

THE PATTERN, IN PLAIN WORDS

- **"Pre-existing condition."** They decide it was already failing when you signed — often without anyone inspecting it.
- **"Improper installation."** They decide whoever put it in years ago didn't do it to code, so it's not their problem.
- **"Rust and corrosion."** Excluded by most companies, and a very convenient category for a compressor that quit.
- **"Lack of maintenance."** No service records? Then it wasn't normal wear and tear.

In Arizona, homeowners described contractors diagnosing an ordinary wear-and-tear failure — the exact thing the contract covered — and the warranty company overriding its own technician to reclassify it into an exclusion. One man's air conditioner died in 108-degree heat and he paid $2,700 out of his own pocket. That case is what produced the $11.8 million judgment.

SO PROTECT YOURSELF THIS WAY

- **Get the sample contract before you pay.** Not the brochure. The contract. Read the exclusions section first — that's where the product actually lives.
- **Keep your HVAC service receipts.** One tune-up a year, filed in a folder, defeats the maintenance argument entirely.
- **Get every approval in writing** before work starts, including the dollar amount.
- **If their tech's written diagnosis contradicts the denial, say so in writing** and ask them to reconcile it. That single sentence resolves more claims than anything else.
- **Ask who insures them** — North Carolina requires a backing carrier, and a straight answer tells you a lot.

And if you're stuck: the North Carolina Attorney General's Consumer Protection Division, **1-877-5-NO-SCAM**. The Department of Insurance can't help you here. That office can.

ONE PAGE, EVERYTHING

The whole thing *at a glance*

#	COMPANY	PICK YOUR OWN TECH?	FREE SELLER LISTING COVER?	REPAIR GUARANTEE	THE ONE THING TO KNOW
1	**Old Republic**	Sometimes	Yes	30 days	A+ BBB for 25+ years and high caps. Safest all-around pick.
2	**Achosa**	**Yes**	Yes, 6 mo.	None	You hire your own contractor. $25,000 annual limit.
3	**AFC Home Club**	**Yes**	Varies	**Whole term**	Best guarantee anywhere. Pays on current item value.
4	**First American**	No	Yes	30 days	No wait at closing; $7,000 appliance caps. Verify the HVAC cap.
5	**American Home Shield**	No	Yes	30 days	Covers unknown pre-existing issues. Huge complaint volume.
6	**2-10 HBW**	No	Yes, 6 mo.	30 days	Good listing program. Buy the upgraded caps or don't bother.
7	**Cinch**	Sometimes	Varies	**180 days**	Great guarantee, lowest HVAC caps in the business.
8	**Liberty Home Guard**	Reimburses	No	Varies	Best service reputation, but "Not Rated" by BBB and $2,000 caps.
9	**Select**	No	No	Varies	Cheapest. 1.7-star BBB reviews and a 3-day claim rule.
10	**HWA / Choice**	No	Yes, 6 mo.	Varies	$11.8M Arizona judgment in January 2026. Same company.

Coverage, caps and availability change and vary by plan tier and by state. Confirm every number in the sample contract for the exact plan you're being offered before you pay.

IF YOU'RE SELLING

Put free listing coverage on the house the day it goes on the market — it costs you nothing and it covers you while you're still living there or after you've moved out. Then keep the buyer's warranty in your back pocket as a negotiating chip. When the repair request list comes in, offering a warranty instead of a repair list is often a better trade for everyone: you don't pay for repairs, the buyer gets protection that lasts a year instead of one fixed part.

IF YOU'RE BUYING

Ask the seller to pay for it through the Home Warranty section of the contract. Then spend ten minutes on the exclusions and one number: the heating and air cap. If the house has a heat pump over ten years old, that number is the whole ballgame.

A NOTE FOR REAL ESTATE AGENTS

Under federal law (RESPA), home warranties count as a settlement service. HUD's 2010 interpretive rule is direct: **a warranty company paying an agent for "marketing" its product to particular buyers or sellers is an illegal kickback** — whether it's paid per transaction or as a flat monthly fee. A referral by itself is never compensable.

Recommend freely. Just never take money for it.

Questions?

This report exists because I got tired of watching people buy a home warranty off a sponsored list and then find out in August what a $1,500 cap really means.

If you're buying or selling in the Triad or the High Country and you want a straight answer about whether one of these makes sense for your particular house — call me. No sales pitch, and I don't take a dime from any company in this report.

Teresa Overcash

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WINSTON-SALEM, NORTH CAROLINA

Prepared August 2026 from public sources including the North Carolina Department of Insurance, the North Carolina General Assembly, the Arizona and New Jersey Attorneys General, Better Business Bureau complaint files, HUD and the Federal Register, SEC filings, company contracts and brochures, and independent consumer reviews. Rankings reflect my professional judgment. This is general information, not legal advice, and it is not an endorsement of any company. Coverage terms, pricing and availability change — always read the sample contract before you buy.