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Guard Home Warranty Launches Claims 2.0: A Real US-Based Person in 16 Seconds, Claims Reimbursed Instantly

While competitors move claims to AI bots and offshore call centers, the Warrenville company rebuilds its claims process around people, coverage clarity and instant reimbursement

WARRENVILLE, Ill., November 10, 2026. Guard Home Warranty, a home warranty provider licensed in 49 states, today launched Claims 2.0, a rebuilt claims experience designed to remove the biggest frustration in the home warranty industry: not knowing what happens next.

Claims 2.0 reduces a home warranty claim to three steps. The homeowner files online through a guided form that already knows their policy and asks only the questions relevant to the system that broke. With their own licensed contractor at the house, the homeowner calls Guard and reaches a US-based, in-office claims specialist in an average of 16 seconds; the average time from that call to a coverage decision is about 20 minutes. When a claim is approved and the homeowner submits the paid receipt, they receive a secure payout link with instant payout via instant ACH, or PayPal, Venmo, a digital debit card, or a mailed check.

“The claim is the moment a homeowner decides what they think of their home warranty, and most of the industry has made that moment worse,” said Sergey Spisovskiy, CEO of Guard Home Warranty. “Our competitors are routing claims to chatbots and overseas call centers. We went the other way. A real person in our Warrenville office picks up the phone in 16 seconds, you pick the contractor, and you pick how you get paid. That is the bar.”

That model is finding its market. Guard’s revenue has grown 175 percent in two years, and the company now protects nearly three times as many homes as it did in 2024, while much of the industry tightened coverage and automated its claims desks. The growth points to strong demand for a home warranty built around the homeowner’s own contractor and a human claims team.

Coverage clarity before anyone picks up the phone

The new claim form covers 28 home systems, 21 of them with questions written specifically for that system, from furnaces and air conditioners to water heaters and dishwashers. As the homeowner answers, the form tells them what is and is not covered under their plan. A mixed claim, such as a covered ice maker and an uncovered door hinge, still moves forward; the homeowner simply learns up front which part is covered. Every claim is reviewed by a claims specialist before any decision goes out.

Three steps, one phone call

1. **File it.** The guided form pulls the homeowner’s policy, asks system-specific questions, and shows coverage while they type. A ticket number is issued on the spot.

2. **Call from the home.** While the contractor is at the house, the homeowner calls Guard's US-based, in-office claims team before any repair begins. A coverage decision follows in about 20 minutes on average.
3. **Get reimbursed instantly.** On approved claims, the homeowner sends the paid receipt and receives a secure payout link. Instant payout via instant ACH, with PayPal, Venmo, a digital debit card, or a mailed check also available. There is no fee to file a claim and nothing is owed unless the claim is approved.

Guard's choose-your-own-contractor model has been its signature since the company was founded in 2018. Unlike network-based home warranties that dispatch an assigned technician, Guard homeowners work with any licensed and insured contractor they trust, and the company reimburses the homeowner directly.

The first phase of Claims 2.0, a redesigned set of claim emails that show the homeowner their ticket number, property, claim stage and next step, went live October 30. The guided claim form went live in early November.

Built and tested before launch

The company ran 200 test claims through the new form before release, built six versions of the first claim email that are selected automatically based on the homeowner's situation, and raised automatic policy matching from 92 to 95 percent of claims. Every email carries a 24-hour reply promise and an instant confirmation when the homeowner writes back. Claims 2.0 was designed in-house by a two-person product team and built with Guard's own developers and contracted engineers, not an outside platform vendor.

Guard Home Warranty is accredited by the Better Business Bureau with an A+ rating and holds a 4.5-star rating across more than 760 Google reviews. Homeowners can file a claim at guardhomewarranty.com or by calling 1-800-600-5129.

About Guard Home Warranty

Guard Home Warranty, headquartered in Warrenville, Illinois, provides home warranty coverage for home systems and appliances and is licensed across 49 states. Founded in 2018, Guard is founder-owned and bootstrapped, with no outside investors, and is built on a choose-your-own-contractor reimbursement model with instant payout options, no service claim fee unless approved, and a US-based, in-office claims team. The company is A+ rated with the BBB. Learn more at www.guardhomewarranty.com.

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