

Content Style Guide for 2-10 Home Buyers Warranty



LONG LIVE HAPPY HOMES®

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SEVENTH VERSION.

STYLE GUIDE WILL APPLY FROM THE UPDATED DATE ABOVE FORWARD. ALL MATERIALS PRIOR TO STYLE GUIDE APPROVAL MAY BE EDITED/ADJUSTED AS NEEDED/AS IS FINANCIALLY FEASIBLE.

Table of Contents

The Purpose of This Style Guide	4
General Brand Rules	5
Universal Brand Rules	5
Formatting Industry-Specific Words	6
Special Brand Capitalizations for Universal Use	6
A Special Note About the Term ‘Home Warranty’	6
General Statistics and Proof Points.....	7
General Punctuation Rules	8
Use the Serial (Oxford) Comma	8
An exception to serial comma use.....	8
Use Exclamation Points Sparingly	8
Refrain From Using Ellipses (. . .).....	9
Hyphens	10
Dashes.....	10
General Tone Rules	12
Active Voice Over Passive Voice	12
Casual and Professional	13
Inclusivity	14
Use plural pronouns over singular	14
Use the singular they	14
Minimize gendered language.....	15
Capitalize when discussing race/ethnicity	15
General Formatting Rules	16
Spacing	16
Lists	16
Bolded Text	16
Italics	16
ALL CAPS.....	17
Quotation Marks.....	17
Asterisks (*), Superscript Numbers, and Trademarks (®, ™, ©)	18
Formatting Numbers and Percentages	19

Formatting for Blog Posts in the 2-10 WordPress 20

- Blog Titles..... 20
- Blog Body 20
- Blog Featured-Image Pictures..... 21
- In-Line Blog Table of Contents Dividers, Ads, and Related Content 21
- Blog Categories 21
- Formatting for Email Subjects..... 22
- Formatting for Email Out-of-Office Messages 22
 - OOO message template 22
- Formatting for Email Signatures 23
- Formatting for Voicemail Messages 23
- Formatting for Social Media Posts..... 24
- Social Media Posting Process..... 24
 - Captions 24
 - Finalizing social media posts to go live 25
 - Scheduling social media posts 25

Rules Specific to the New Home BU 26

- Target Audience 26
- Capitalization Rules..... 26
- Rules for Terms Specific to the New Home BU..... 26
- Rules for Tone Specific to the New Home BU..... 27

Rules Specific to the Agent BU..... 29

- Target Audience 29
- Capitalization Rules..... 29
- Rules for Terms Specific to the Agent BU 30
- Rules for Tone Specific to the Agent BU 30

Rules Specific to the Homeowner/DTC BUs..... 32

- Target Audience 32
- Capitalization Rules..... 32
- Rules for Terms Specific to the Homeowner/DTC BUs 32
- Rules for Tone Specific to the Homeowner/DTC BUs 32

The Purpose of This Style Guide

The purpose of this style guide is to help all 2-10 Home Buyers Warranty (2-10) employees follow the four Cs of strong communication:

1. **Clarity:** When people clearly understand what we are trying to say, it makes us more trustworthy. It lets those people know who we are, what we do, and why it matters to them.
2. **Consistency:** When we are consistent in how we communicate, it increases our clarity. It also makes communicating more efficient on our end, giving us more time to do what makes the company successful.
3. **Conciseness:** Being concise limits confusion. Limiting, and ideally eliminating, confusion is a key to building trust. However, it's important to avoid creating confusion simply for the sake of being concise.
4. **Cleverness:** Cleverness is the spice of communication that catches people off guard and makes them feel emotions. Getting people to feel something is the most important step in getting them to act.

We incorporate these four elements in our communication to show people why they should work with us, or buy our products and services. If we do so effectively, we all make money.

This style guide will give you a road map to achieving each of the four Cs in your written communication. This is a living document, and so details may change. But the four Cs will always remain the guiding force.

As we communicate effectively with clients, prospects, outside relationships, and each other, it's important to remember our mission:

2-10's mission is to improve the quality of housing and the experience of homeownership.

It's also important to remember our core values.

- **Do the Right Thing**
- **Value People**
- **Pursue Excellence**
- **Grow Profitably**

This style guide will help you **Do the Right Thing—morally, grammatically, and stylistically**—by giving you the tools and rules you need to communicate effectively. It will help you show everyone how we **Value People** and **Pursue Excellence** by writing with clarity and consistency, refusing to confuse or make people wonder what we're trying to say. And it will help us **Grow Profitably** by instilling a sense of trust for our clients and outside relationships through strong, clear, consistent communication.

This style guide uses many elements of the *Chicago Manual of Style (CMOS) 17th Edition*. CMOS is widely used and highly regarded within the fields of business, history, and fine arts. It is also one of the most comprehensive style guides available.

Just about everything you'll need to communicate in 2-10 style appears in this style guide. But for general writing rules, or questions not related to 2-10 branding and terms of art, you may also refer to CMOS for additional guidance.

General Brand Rules

2-10 has four business units (BUs) that we create content for. Here is how we refer to them:

1. The New Home BU
2. The Agent BU, **not REALTOR®**
3. The Homeowner BU (i.e., existing customers)
4. The Direct to Consumer (DTC) BU (i.e., prospects)

For information relevant to a specific BU (e.g., New Home, Agent, Homeowner/DTC), please refer to the guidelines for each individual BU later in this style guide. (**Note:** Homeowner and DTC use the same guidelines.)

Universal Brand Rules

- When mentioning our company name for the first time in a document, write it as *2-10 Home Buyers Warranty (2-10)*. Then, in all following instances, use the abbreviation.
 - **Example:** 2-10 Home Buyers Warranty (2-10) offers the 2-10 New Home Warranty Program, along with Home Service Plans. 2-10 was founded in 1980.
 - **Exceptions:** You may use the abbreviation before introducing the full name in blog titles or email subject lines.
 - **Example subject line:** Get your discount from 2-10
 - **Example body related to subject line:** At 2-10 Home Buyers Warranty (2-10), we make protecting your home more affordable. 2-10 offers coverage for many different types of systems and appliances.
 - You should apply this rule universally for all entities that have an abbreviation, unless otherwise specifically noted in this style guide.
 - **Examples:** Centers for Disease Control (CDC); National Association of REALTORS® (NAR); National Association of Home Builders (NAHB)
- Always stylize our company's full name as **2-10 Home Buyers Warranty**. Do not accept any spell check that recommends "2-10 Home **Buyers'** Warranty," or "2-10 Home **Buyer's** Warranty." Be sure to double-check for any autocorrected terms in your documents before sending or posting.
- **Avoid using the terms *partnership* and *partner* altogether when discussing outside relationships**, unless specifically agreed upon by BOTH 2-10 and outside business relationships in writing.
 - **From 2-10's Senior Legal Counsel:** The concept of partnering, in the colloquial sense, is fine. It's the word itself that can create unnecessary risks. So, terms like "business alliance," "collaboration," "shared goal," etc. are all generally fine.
 - A partnership, legally, is a contractual relationship between two individuals/entities to jointly pursue a specific trade or business without the protections of a formal organization under state law (e.g., registering as an LLC or a corporation). This contract need not be a formal, written contract, but rather can be implied by the parties' communications and actions. **When parties are in a partnership, they can be liable for each other's actions in pursuit of that trade or business, and third parties operating under the assumption that**

two entities/individuals have entered into a partnership can make an argument to a court in order to pursue those liabilities.

- It is unlikely, were we to face these issues in a court, that the court would ultimately determine a legal partnership exists. **However, we would incur significant time and expense in getting to the point where we could extract ourselves from the lawsuit, and a plaintiff’s attorney who wants to exact some leverage over us could readily file a complaint alleging we’re legal partners with these builders/real estate companies/etc.**

Formatting Industry-Specific Words

- *Homeowner* is always one word.
- *Homeownership* is always one word.
- *Home buyer* is always two words.
- *Home builder* is always two words.
- *Breakdown*, one word, is a noun. You can have a furnace breakdown, but a furnace doesn’t breakdown.
- *Break down*, two words, is a verb. Your furnace can break down. When it breaks down, it’s a breakdown.
- You may use the terms *heating and cooling* and *HVAC* interchangeably.
 - You do not need to spell out HVAC upon first use, as it is a well-known acronym throughout all business units.

Special Brand Capitalizations for Universal Use

- Always capitalize the term *Home Service Plan*.
- Always capitalize the term *Service Contractors*.
- When describing a branded 2-10 product, use the following formatting:
 - 2-10 New Home Warranty
 - 2-10 Buyer Coverage or 2-10 Seller Coverage
 - 2-10 Home Service Plan
- Follow normal capitalization rules for the following unbranded terms:
 - Home warranty
 - Structural warranty/builders warranty
 - Systems and appliances home warranty

A Special Note About the Term ‘Home Warranty’

While the general public and many outside companies (e.g., aggregators, review sites) refer to a Home Service Plan as a *home warranty*, as a company, we must take caution in how we describe our products.

The only true warranty product that 2-10 sells is the 2-10 New Home Warranty, which we sell to builders and administer for them (see “Rules for Terms Specific to the New Home BU” for details).

The Agent product, Homeowner product, and DTC product are NOT warranties. They are Home Service Plans.

So, when referring to the products that we sell to builders, it is correct to refer to it as a warranty. However, referring to the products that we sell to Agents, Homeowners, and DTC clients as a *home warranty* is inaccurate.

When referring to the products we sell to Agents, Homeowners, and DTC clients, refer to it as a *Home Service Plan*. If you absolutely must refer to the product as a *home warranty*, follow the general rules for acronyms. In other words, format it as Home Service Plan (home warranty).

General Statistics and Proof Points

Statistics and proof points related to 2-10 business operations, costs, and ratings constantly change. Generally, you may use the following as guidance.

- **“Years in the industry” proof point:** Current year minus 1980.
- **Replacement costs of major systems and appliances:** www.costimates.com
- **Customer Ratings for 2-10:**
 - www.bestcompany.com
 - www.dispatch.me
 - Google Ratings

General Punctuation Rules

Proper punctuation is crucial to clarity and consistency. These are general punctuation rules you should follow in all of your writing for 2-10 throughout all BUs.

Use the Serial (Oxford) Comma

A serial comma is a comma that appears before a coordinating conjunction (e.g., *and*; *or*) within a list of three or more things. Its function is to bring maximum clarity to a sentence and break up longer sentences into easily digestible chunks.

- **Correct use 1:** I miss my parents, Laura, and Glen.
 - In this use, it's clear that the writer misses three separate things.
- **Incorrect use 1:** I miss my parents, Laura and Glen.
 - In this use, it's unclear whether the writer misses three things or is describing who their parents are.
- **Correct use 2:** 2-10 Home Buyers Warranty (2-10) offers new home warranties for builders, Buyer and Seller Coverage for real estate agents, and Home Service Plans for homeowners.
 - In this use, the serial comma breaks up a longer sentence into three manageable chunks.
- **Incorrect use 2:** 2-10 Home Buyers Warranty (2-10) offers new home warranties for builders, Buyer and Seller Coverage for real estate agents and Home Service Plans for homeowners.
 - In this use, everything after the term *builders* begins to run on, making it harder to digest for readers.

An exception to serial comma use

When writing press releases, do not use the serial comma. Press releases require adherence to (the dreaded) AP Style.

Some of the grammar rules within this style guide do not apply to press releases, because AP Style is esoteric and awful. We will point out instances where you must diverge from this style guide to fulfill the requirements of AP Style, which is and always will be an affront to clear communication.

Use Exclamation Points Sparingly

When in doubt, use a period over an exclamation point. See the following for guidelines.

- **Email subject lines:** Use a maximum of one exclamation point per subject line.
- **Email body:** Use a maximum of two exclamation points per email, regardless of its length.
 - **Exception:** Internal emails celebrating big wins, promotions, and the like may use as many exclamation points as the writer would like. When in doubt, use a period.
- **Blog post:** Use a maximum of two exclamation points in blog posts.
- **Social media:** Use a maximum of one exclamation point per social media post.

Refrain From Using Ellipses (. . .)

Refrain from using ellipses except to indicate omissions of unimportant text. When used at the end of a sentence, people can easily misinterpret their meaning.

- **Correct use:** Consider the following fictional quote that you may want to use to prove a point:

“After learning that 1 in 5 new homes in the US was part of the 2-10 New Home Warranty Program, something he learned while enjoying dinner with a neighbor and his wife on the Fourth of July, Joe decided that 2-10 was the right company for his building business.”

In this example, we may want to eliminate unnecessary information, such as the portion about Joe eating dinner with his neighbor. To do so, we’d use an ellipsis as follows:

“After learning that 1 in 5 new homes in the US was part of the 2-10 New Home Warranty Program . . . Joe decided that 2-10 was the right company for his building business.”

Note that when using an ellipsis, you should place a space between each period. You should also place a space at the front and back.

- **Incorrect use:** Consider the following fictional quote:

“Thanks for this information. I’d love to go over it with you if you have time...”

The ellipsis at the end is vulnerable to misinterpretation (not to mention incorrectly formatted). A reader may wonder, “Why is this person trailing off? Do they think I’m not using my time efficiently? Did they expect me to give them more details?” This is confusing. In this example, we would want to use a period instead of the ellipsis.

Hyphens

Hyphens are incredibly tricky and often rely on context and good editorial judgment. Here are some general rules to follow regarding hyphen use.

- Hyphenate spelled-out numbers and units of time that appear before a noun, but not after.
 - **Correct use 1:** Doug purchased a one-year Home Service Plan from 2-10.
 - **Incorrect use 1:** Doug purchased a one year Home Service Plan from 2-10.
 - **Correct use 2:** Roger’s Home Service Plan term was one year.
 - **Incorrect use 2:** Roger’s Home Service Plan term was one-year.

- Hyphenate numerals and units of time that appear before a noun, but not after.
 - **Correct use 1:** Joe’s company had a 10-year run where they doubled their profits each year.
 - **Incorrect use 1:** Joe’s company had a 10 year run where they doubled their profits each year.
 - **Correct use 2:** The builder’s new home warranty expired after 10 years.
 - **Incorrect use 2:** The builder’s new home warranty expired after 10-years.

- **Never hyphenate when an adverb ends in -ly.** This is a common error, one that even professional journalists and writers often make. When the adverb in an adverb–adjective combo ends in *-ly*, you don’t need to hyphenate.
 - **Correct use:** Mary was pleased to learn that her newly signed Home Service Plan covered her broken heater.
 - **Incorrect use:** Mary was pleased to learn that her newly-signed Home Service Plan covered her broken heater.
 - **Note:** Do hyphenate the term *family owned* if it appears before the noun it describes. Though *family* ends in *-ly*, it is not an adverb. Do not hyphenate it when it appears after the noun it describes.
 - **Example 1:** Stacy’s family-owned building business enrolled all their homes in the 2-10 New Home Warranty Program.
 - **Example 2:** Stacy’s business had been family owned since 1990 and joined the 2-10 New Home Warranty Program in 1991.

Dashes

There are two kinds of dashes you may use in your writing.

- **Em dash (—):** Use this dash to indicate an aside, for emphasis, or add extra information
 - When using this dash, do not put spaces between the dash and the word (Example 1).
 - **Exception:** Do put a space between the dash and the word when writing press releases (Example 2).
 - **Example 1:** Home builders choose the 2-10 New Home Warranty Program more often than any other third-party new home warranty administrator—1 in 5 new homes in the US is enrolled in the program—because of the high-quality support 2-10 offers.

- **Example 2:** Home builders choose the 2-10 New Home Warranty Program more often than any other third-party new home warranty administrator — 1 in 5 new homes in the US is enrolled in the program — because of the high-quality support 2-10 offers.
- **En dash (–):** Use this dash to show ranges in numbers and dates (Example 1). You may also use it to clarify complex modifiers (Example 2).
 - **Example 1:** The event is August 1–5. We expect 300–500 people.
 - **Example 2:** The Art Deco–style house was enrolled in the 2-10 New Home Warranty Program.

General Tone Rules

Tone refers to how we write for our audiences. Apply the following guidelines regardless of the medium you're writing in or BU you're writing for.

Active Voice Over Passive Voice

Using the active voice over the passive voice brings more clarity and fewer complications to the text. As much as possible, try to use the active voice over the passive voice in your writing for 2-10.

- **Active voice example 1:** I made a mistake. *[Here, it's clear who made the mistake. That's important for determining the action to take to remedy it.]*
- **Passive voice example 1:** Mistakes were made. *[Here, it's unclear who made the mistakes. That's problematic because without knowing who made the mistake and why, it's impossible to properly address it.]*
- **Active voice example 2:** A recent NAR report showed that a Home Service Plan is valuable to home buyers. *[Here, it's clear who did the research, which adds clarity and validity to the claim.]*
- **Passive voice example 2:** Research has shown that a Home Service Plan is valuable to home buyers. *[Here, it's unclear who did the research, which is important when determining whether the research is valid.]*

There are instances where the passive voice makes more sense, such as when the action itself is more important than the subject performing the action.

- **Acceptable passive voice example:** The structural defect was repaired because the builder purchased a 2-10 New Home Warranty.

In this instance, the object of the sentence (structural defect) and the action performed upon it (repaired) are more important than the subject of the sentence (whoever fixed it).

However, in general, aim for the active voice over the passive voice.

Casual and Professional

Writing that is both casual and professional lets readers engage with the content more easily while still trusting the writer. At 2-10, we want to combine casual writing, which focuses on connecting with the audience and empathy, with professional writing, which helps people make good decisions.

- **Casual** writing includes some of the following aspects:
 - **Referring to readers as *you*.** For example, “When you join the 2-10 New Home Warranty Program as a 2-10 Builder Member, 2-10 has your back,” instead of “When a builder joins the 2-10 New Home Warranty Program as a 2-10 Builder Member, 2-10 has the builder’s back.”
 - **Using contractions.** For example, “Most homeowners don’t realize that homeowners insurance won’t address appliance breakdowns,” instead of “Most homeowners do not realize that homeowners insurance will not address appliance breakdowns.”
 - **Note:** You may forgo contractions for the sake of emphasis. For example, “A Home Service Plan will not cover damage to your HVAC system if you hit it with a bat over and over.”
 - **Referring to the company as *we*.** For example, “At 2-10, we make protecting a home more affordable,” instead of “At 2-10, employees and Service Contractors make protecting a home more affordable.”

However, **casual writing doesn’t mean writing like you speak**. Here are some examples of casual writing to avoid:

- Slang
 - You may use well-known idioms but avoid being cliché.
 - Curse words
 - Inappropriate jokes
 - Acronyms like *lol* and *brb*
- **Professional** writing focuses on conveying information that helps people make good decisions. It includes the following aspects:
 - Citing sources
 - Providing provable/falsifiable information
 - Providing case studies
 - Using reliable statistics
 - Following proper rules for grammar

Inclusivity

Inclusivity is crucial to successful writing. This means always avoiding stereotypes and slurs, and gendered terms/pronouns where possible. While it should be obvious that you should **never** use stereotypes and slurs in any writing you do for 2-10, we will restate it here.

Under no circumstances should you ever use stereotypes or slurs—whether racial, sexual, or otherwise—in your writing for 2-10. Doing so violates all 2-10 company values, prevents clear communication, and is simply immoral.

Less obvious is how to best avoid gendered terms and pronouns, and when. Here are some guidelines for doing so.

Use plural pronouns over singular

Plural pronouns are universally gender neutral and thus more inclusive than singular pronouns. When you find yourself stuck by a gendered, singular pronoun but you cannot confirm the gender of the person you're referring to, try to make it plural.

- **Example:** Change the following sentence from:
*When **a homeowner needs** a Home Service Plan, **he or she** can call 2-10.*
to
*When **homeowners need** a Home Service Plan, **they** can call 2-10.*

Use the singular they

The *singular they* is a way to remove gender from pronouns without sacrificing for flow or changing a singular subject to a plural. It's much more natural than using *his or her* or *he or she*. It's also a way to prevent assigning a gender to a person whose gender is unknown. When using the singular they, conjugate the verb as a plural.

- **Correct example 1:** When **a smart buyer wants** a strong Home Service Plan, **they trust** 2-10.
- **Incorrect example 1:** When **a smart buyer wants** a strong Home Service Plan, **he or she trusts** 2-10.
- **Correct example 2:** **A builder** doesn't have to worry about a structural defect harming **their** bottom line when **they have** a 2-10 New Home Warranty.
- **Incorrect example 2:** **A builder** doesn't have to worry about a structural defect harming **his or her** bottom line when **he or she has** a 2-10 New Home Warranty.

Minimize gendered language

It is of utmost importance to understand that how someone looks is not indicative of their gender identity. In other words, do not assume a person's gender based on looks.

In short, if the topic of gender identity is relevant to what you're writing, consult with the subject to learn their preferences regarding how you describe them.

For fuller and more comprehensive guidelines on how to improve coverage and communication regarding trans and non-binary people, refer to the *Trans Journalists Association's Style Guide* in the footnote.¹

Capitalize when discussing race/ethnicity

When discussing race, identity, and culture, it's important to differentiate those elements from generic terms to describe color. We do so by capitalizing words that refer to races, identities, and cultures.

- *Black* over *black*²
- *White* over *white*³
- *Indigenous* over *indigenous*
- **Special note:** Use *Hispanic* or *Latino/a* over *Latinx*
 - Polls show that 68% of people of Latin American descent prefer *Hispanic*, 21% prefer *Latino/a*, and only 2% prefer *Latinx*. In fact, 40% said that *Latinx* offends them.⁴ **If possible, ask your subject which term they prefer.**

¹ <https://transjournalists.org/style-guide/>

² <https://cssp.org/2020/03/recognizing-race-in-language-why-we-capitalize-black-and-white/>

³ Ibid.

⁴ <https://www.pewresearch.org/hispanic/2020/08/11/about-one-in-four-u-s-hispanics-have-heard-of-latinx-but-just-3-use-it/>

General Formatting Rules

Generally, you should follow conventional formatting rules in your 2-10 writing. This includes the following rules:

- Capitalizing the first word of a sentence
- Placing terminal punctuation (e.g., period, question mark, or exclamation point) at the end of a sentence

Additionally, abide by the following general formatting rules.

Spacing

Use a single space after a period. Do not use double spaces.

Lists

There are two general rules for formatting lists.

1. Place terminal punctuation at the end of each item if the item is a complete sentence.
2. Do not place terminal punctuation at the end of each item if the item is not a complete sentence.
 - **Note:** Use this second rule when the phrase preceding the list includes the phrase *the following*, followed by a colon. See below for an example.
Example: 2-10 offers the following products:
 - New home warranties
 - Buyer and Seller Coverage
 - Home Service Plans

Bolded Text

- **Use bolded text to emphasize a point sparingly.** You may use bolded text for emphasis, but restrict your use to a maximum of two times per email or three times per blog post, if possible.
 - **Exception:** You may exceed these limits if you include a list within an email or blog post, and want the first few words to stand out.

Italics

- **Always use italics to denote titles of *comprehensive works*.** Comprehensive works include books, magazines, white papers, and formal reports.
 - **Example:** The NAR released its yearly *Profile of Home Buyers and Sellers* recently.
- **Always use italics to introduce *technical terms*.** Technical terms are terms that a layperson may not understand. When deciding whether to use this guideline for a given term, ask yourself whether the audience you're writing for would realistically know what the term means without an explanation. If not, italicize it and explain what it means.
 - Once you've introduced the term, you may use standard formatting to refer to the term throughout the remainder of the document.
 - **Example:** A 2-10 New Home Warranty covers defects to *designated load-bearing elements*. Designated load-bearing elements include foundations and certain walls.

- **Use italics to emphasize a point sparingly.** You may use italicized text for emphasis, but restrict your use to a maximum of two times per email or three times per blog post.
 - **Note:** If you are writing anything that requires the introduction of technical terms (see above), then don't use italics for emphasis in that piece. Use bold instead.

ALL CAPS

- ALL CAPS may be acceptable at the beginning of a subject line when urgency is necessary.
 - For example, LAST CHANCE, ENDING TONIGHT
- Acronyms should appear in ALL CAPS (CDC, NAR).

Quotation Marks

- Use double quotation marks (“ ”) for direct quotes and the titles of shorter works (blog posts, articles within magazines, etc.).
- Use single quotation marks (‘ ’) for quotes within titles/headers, quotes within quotes, or short-form works (e.g., articles within magazines) within titles.
- Always place the following punctuation marks **inside** quotation marks when they appear at the end of the quote:
 - Period
 - **Correct example:** The homeowner said, “I’m so happy with my 2-10 Home Service Plan.”
 - **Incorrect example:** The homeowner said, “I’m so happy with my 2-10 Home Service Plan”.
 - Comma
 - **Correct example:** The builder said, “That 2-10 New Home Warranty was really useful,” and referred us to his associates.
 - **Incorrect example:** The builder said, “That 2-10 New Home Warranty was really useful”, and referred us to his associates.
- Always place the following punctuation marks **outside** quotation marks when they appear at the end of the quote:
 - Colon
 - Semicolon
 - Dash
- Per Grammarly.com, “Question marks and exclamation points have their own rules. If they apply to the quoted material, they go within the quotation marks. If they apply to the whole sentence, they go outside it.”⁵
 - **Example 1:** Bill asked, “Which company is right for me?”
 - **Example 2:** Did that home builder really say, “I’m enrolling 200 houses with 2-10”?

⁵ <https://www.grammarly.com/blog/quotation-marks/>

- **Example 3:** Elise told me, “When my heater broke, 2-10 helped me save thousands!”
- **Example 4:** That home builder really said, “I’m enrolling 200 houses with 2-10”!

Asterisks (*), Superscript Numbers, and Trademarks (®, ™, ©)

- When using **asterisks**, place the symbol AFTER all punctuation, **excluding** the em dash (—).
 - **Example 1 (asterisk with a period):** Where allowed by law, Seller Coverage is complimentary.*
 - **Example 2 (asterisk with a comma):** Seller Coverage is complimentary,* where allowed by law.
 - **Example 3 (asterisk with a dash):** The agent provided Seller Coverage—which was complimentary*—and sold the house because of it.

- When using **superscript numbers** (e.g., for footnotes), place the superscript AFTER all punctuation, **excluding** the em dash (—). Whenever possible, include your footnote text on the same page as the superscript number it refers to (see examples on bottom of this page).
 - **Example 1 (superscript number with a period):** A full 94% of prospective home buyers prefer buying from a builder who offers a new home warranty.⁶
 - **Example 2 (superscript number with a comma):** When Linda learned that 94% of prospective home buyers were more likely to purchase a home from a builder who offered a new home warranty,⁷ she decided to offer one administered by 2-10.
 - **Example 3 (superscript number with a dash):** When Linda told Terence how many buyers wanted a new home warranty—94% of prospective buyers said they’d be more likely to purchase from a builder who offered one⁸—he enrolled all of his homes in the 2-10 New Home Warranty Program.

- When using **trademark symbols**, the rules are different. Always place the symbol BEFORE all punctuation.
 - **Example 1 (trademark symbol with a period):** Homeowners should have a 2-10 Home Service Plan because Unexpected is Expensive®.
 - **Example 2 (trademark symbol with a comma):** Unexpected is Expensive®, which is why you should have a 2-10 Home Service Plan.
 - **Example 3 (trademark symbol with a dash):** Dale got his favorite company tagline—Unexpected is Expensive®—tattooed on his chest.

Additionally, when using trademark symbols, you only need to use it when you introduce the trademarked phrase. After you introduce it, you don’t need to use the mark again. In fact, you should only use it once per document. Trademark symbols are like acronyms in this sense.

⁶ According to a co-sponsored survey by 2-10 and the National Association of Home Builders.

⁷ According to a co-sponsored survey by 2-10 and the National Association of Home Builders.

⁸ According to a co-sponsored survey by 2-10 and the National Association of Home Builders.

Formatting Numbers and Percentages

Use the following guidelines when formatting numbers and percentages.

- **Avoid beginning a sentence with a numeral.** Instead, spell out numbers that begin sentences.
 - **Exception:** This rule does not apply if *2-10 Home Buyers Warranty* or *2-10* begins a sentence.
 - **Example:** Two days ago, Joe realized he needed a Home Service Plan. 2-10 was his top choice.

- Spell out numbers one through nine.
 - **Exceptions:** Use numerals when a percentage appears in the middle of a sentence (see Example 1) or when writing a press release headline (Example 2)
 - **Example 1:** Glen owned five houses and nine condos, all covered by 2-10, and he said there's a less than 1% chance that would ever change.
 - **Example 2:** 1 in 5 New Homes in the US Are Part of the 2-10 New Home Warranty Program

- Use numerals for numbers 10 and greater, unless the number begins a sentence.
 - **Example 1:** The agent decided to enroll all 10 houses with 2-10 Buyer Coverage.
 - **Example 2:** Marge has been a loyal 2-10 Builder Member for nine years, and she's enrolled 15 houses each year. Ten years ago, she had no idea what 2-10 was.

- Use the percentage symbol (%) over the word *percent*, and use numerals over spelled-out numbers within percentages.
 - **Example 1:** According to the NAR, 87% of all purchased homes in 2019 were previously owned.
 - **Exceptions:** Use the word *percent* and a spelled-out number over a numeral if the sentence begins with a number–percentage combination (Example 2) or when writing press releases (Example 3).
 - **Example 2:** Eight percent of Sellers sold their houses themselves, but 37% said they'd use an agent if they had to do it all over again.
 - **Example 3:** "2-10 fulfilled nearly 98 percent of claims filed," said the CEO of 2-10.

Formatting for Blog Posts in the 2-10 WordPress

When writing 2-10 blog posts in WordPress, abide by the following formatting rules.

Blog Titles

- Place all blog titles in title case.
 - Capitalize the first letter of all words that have four or more letters (including words like *with* or *about*).
 - Capitalize the first letter of all pronouns, verbs, and adverbs, regardless of length (e.g., *How, Get, You, My, Can, Is, Are*).
 - **Example:** How to Protect Your Home From a Common Breakdown
- You may use the following punctuation marks in blog titles:
 - Question mark (?)
 - Colon (:)
 - Comma (,)
 - Exclamation point (!)
 - You may only use an exclamation point once per title, but it must be for a big win, celebration, or pronouncement.
- You may NOT use the following punctuation marks in blog titles:
 - Period (.)
 - **Exception:** If your blog title is two sentences long, you may use a period to end the first sentence. But do not use a period at the end of the second sentence. Generally, try to avoid two-sentence titles.
 - Semicolon (;)
- Generally, try to make blog titles no longer than 65 characters (including spaces) for Search Engine Optimization (SEO) best practices.
- Generally, try to format blog titles as questions or something to act on.
 - **Example 1:** What Does a 10-Year New Home Warranty Cover?
 - **Example 2:** How to Extend Your Oven's Life Span

Blog Body

- Write an introductory paragraph that introduces the topic.
- For headers within the blog body, use the <H2> heading.
 - Write all <H2> headings in title case.
 - You may use the following punctuation marks in <H2> headings:
 - Question mark (?)
 - Colon (:)
 - Comma (,)
 - Exclamation point (!)
 - You may only use it once per blog body (i.e., in one heading, one time), but it must be for a big win, celebration, or pronouncement.
 - You may NOT use the following punctuation marks in <H2> headings:
 - Period (.)
 - Semicolon (;)

- Try to limit text that appears under an <H2> heading to 300 words or fewer per SEO best practices.
- For all subheadings after <H2> headings, use <H3> headings.
 - Use sentence case for <h3> headings

Blog Featured-Image Pictures

Each blog post should contain a *featured image*. The featured image is the picture that will appear at the top of the blog page and display as the article's preview picture. Here are guidelines for finding and formatting these pictures.

- Find pictures from iStock.com.
 - If you do not have the login or password for the 2-10 account, request it from the Marketing Department.
- Choose pictures that align with the tone of the article.
- When adding a featured image in WordPress from iStock.com, be sure to do the following:
 - Change the *Alt Text* for the featured image to describe the image.
 - Change the *Title* for the featured image to be the same as the title of the blog article.
 - Remove any text that appears in the *Caption* field.
- Using a program like Microsoft Paint, scale the featured image's size dimensions so that the first number is 600.
 - Do not do this directly in WordPress. It will make the picture look fuzzy.

In-Line Blog Table of Contents Dividers, Ads, and Related Content

- Use the Knowledge Base Guides, <https://intkb.2-10.com/docs/blog-shortcodes/> and <https://intkb.2-10.com/docs/blog-related-articles/>, for information about how to add a Table of Contents, dividers, advertisements, and Related Content to each blog post.
- Place the Table of Contents code after the introductory paragraph.
- Use the divider code to separate each <H2> and <H3> section.
- Insert an in-line advertisement relevant to the appropriate BU at about the middle of every blog post and at the end of every blog post.

Blog Categories

Each blog post should go out to the correct audience. Here are the categories that you should select in WordPress to assure that that happens for each BU.

- **New Home BU:** Blog, Builders
 - **Note:** The *Builders* category is NOT a subset of the *Blog* category. It is its own separate category within the list of available categories.
- **Agent BU:** Blog, Real Estate
 - **Note:** The *Real Estate* category is NOT a subset of the *Blog* category. It is its own separate category within the list of available categories.
- **Homeowner/DTC BU:** Blog, Homeowners
 - **Note:** The *Homeowners* category is NOT a subset of the *Blog* category. It is its own separate category within the list of available categories.

Formatting for Email Subjects

While the body of an email follows the general formatting guidelines above, subject lines have a few special formatting rules.

- **Write all subject lines in sentence case, not title case.** The goal is to be conversational rather than formal.
 - **Correct example:** Claim \$50 off your 2-10 renewal
 - **Incorrect example:** Claim \$50 Off Your 2-10 Renewal
- Always use numerals and percentage symbols for numbers and percentages in subject lines.
 - **Correct example:** 30% discount on HVAC repairs expires today
 - **Incorrect example:** Thirty percent discount on HVAC repairs expires today
- Use action verbs as much as possible in subject lines.
 - **Correct example:** Get your discount before it's gone!
 - This urges the reader to actively do something.
 - **Incorrect example:** We have a discount for you!
 - This does not urge the reader to actively do something.
- Try to keep subject lines 41 characters or shorter, including spaces.
- Try to keep subject lines seven words or fewer.
- Use emoji sparingly in subject lines. When in doubt, don't use at all.

Formatting for Email Out-of-Office Messages

- Use out-of-office (OOO) messages in the following cases:
 - When you will be OOO for vacations, offsite events, or emergencies, and will be **unable to respond** to phone calls or emails
 - When you are working on a time-sensitive project with others and will not have access to phone or email
- **Never, under any circumstances, use ALL CAPS messaging in your OOO message.** ALL CAPS is poor communication and often indicates shouting. Always write OOO messages in sentence case to best achieve the goals set forth by this guide.

OOO message template

Hello,

I will be out of the office from [date] to [date]. I will not have access to my phone and email. If you need immediate assistance, please contact [person responsible] at [phone number] or [email address]. Thank you.

Sincerely,

[Signature]

Formatting for Email Signatures

Copy and paste the following template, and fill in the appropriate fields, to abide by email signature formatting standards.

[Your name]

[Your Job Title]

2-10 Home Buyers Warranty

Corporate Office

13900 E. Harvard Avenue

Aurora, CO 80014

2-10.com

Phone: [Desk phone number]

Cell: [Your cell number]

Email: [\[Your 2-10 email\]](#)

Long Live Happy Homes

Formatting for Voicemail Messages

- Voicemail messages should be brief, no more than 15–20 seconds long.
- Be sure to state your name and company at the very beginning.

You may use the following template for your voicemail message.

You have reached [YOUR FULL NAME] with 2-10 Home Buyers Warranty. I'm currently unavailable. Please leave your name, phone number, and a brief message, and I will return your call. If you need immediate assistance, please call [NAME OF SECONDARY CONTACT] at [PHONE NUMBER]. Thank you.

Formatting for Social Media Posts

While social media posts follow the general formatting guidelines above, they do have a few special rules. When creating and posting social content (Facebook & LinkedIn) for 2-10, abide by the following formatting rules.

- Social media posts may use inoffensive slang when appropriate.
 - **Example:** If we were to make references to how 2-10 began in the 1980s and how things have changed since then, it may be appropriate to use 80s slang such as *grody* and *righteous* to highlight dated language.
- Social media posts may use emoji when appropriate.
 - When using emoji, use it to supplement a message rather than to replace words.
 - You may always use the following emoji:
 - Smiley face
 - Thumbs up
 - Sideways finger point
 - Vertical finger point
 - House
 - Money
 - If the emoji you want to use does not appear on the above list, contact the *Content Writer* or use common sense (e.g., don't use the middle finger emoji).
- Social media posts should use action verbs and CtAs to encourage engagement and interaction among readers.

Social Media Posting Process

The following section outlines how the social media posting process generally works.

- Each post should have something attached to it, such as a **graphic**, **link to blog/article**, or **photo**. To obtain the appropriate collateral, review the following section of responsibilities.
 - Graphics, photos, and other visual/artistic collateral are created or chosen by the *Graphic Designer*, generally.
 - Blogs, articles, and other written content are created by the *Content Writer*.
 - Landing pages/web pages are written by the *Content Writer*, designed by the *Graphic Designer*, and built by the *Web Producer*.
 - Social content is managed by the *Manager of each BU*.

Captions

Generally, the Content Writer will write the social media post's caption. If the Content Writer cannot, use these guidelines for writing captions.

- Keep caption length to three sentences or fewer.
- Include pre-approved emoji if they fit with your content.
- Use any of the following punctuation marks as appropriate:
 - Period (.)

- Question mark (?)
- Comma (,)
- Exclamation point (!)
 - Refer to the “General punctuation rules” section for more guidance.
- Ellipsis (. . .)
 - Refer to the subsection “Refrain from using ellipses (. . .)” within the “General punctuation rules” section for more guidance.
- Quotation marks (“ ”)
- Round brackets ()
- Hashtag (#)
- Example caption
 - Check out these 5 tips to make your next virtual home tour a success. Virtual touring is a great way to keep clients engaged in the home-buying process. [Link to blog article]

Finalizing social media posts to go live

- Before posting on social media, assure that the post does at least one of the following:
 - Helps consumers stay in touch with the brand
 - Creates a community
 - Is fun or creative for consumers
- Before posting on social media, assure that the post **does not** act solely as a digital sales floor.
 - Use the 80/20 rule.
 - 80% of the content should be **informative and valuable to the consumer**.
 - 20% of the content should be **promoting your product**.
 - Quality content over quantity

Scheduling social media posts

- The following list provides the best days and times to post social media posts, as of December 2023. This list is subject to change.
 1. **LinkedIn Post:** Thursday, 1–2 p.m. local time⁹
 - Alternatively, Wednesday, 8–10 a.m., 12 p.m., 3 p.m.; Friday, 9 a.m., 11 a.m., 12 p.m.
 2. **Facebook Post:** Generally, M–F, 9–11 a.m.¹⁰

Note: This list does not imply that you should only post on these days at these times. This list simply provides guidance for the best times to post.

⁹ <https://influencermarketinghub.com/best-times-to-post-on-linkedin/>

¹⁰ <https://influencermarketinghub.com/best-times-to-post-on-facebook/>

Rules Specific to the New Home BU

The following rules apply strictly to communications within the New Home BU. Please follow all general rules (stated earlier in this style guide) first, then apply these rules as necessary. When in doubt, refer to the general rules first unless otherwise noted.

Target Audience

The New Home target audience includes new-home builders of all sizes. We refer to our clients as *Builder Members*, not *customers*.

This audience has three goals that 2-10 helps address. All outward-facing New Home copy should focus on at least one of these goals.

1. Protect their profit on every home they build
2. Promote their quality and create homeowner confidence
3. Plan for their future by controlling what's behind them

Additionally, all outward-facing New Home copy should show readers how 2-10 helps builders achieve those goals.

Capitalization Rules

In addition to the special capitalizations for universal use, here are some terms specific to the New Home BU that have special capitalization rules.

- Always capitalize the term *Builder Member* when referring to builders who join the 2-10 New Home Warranty Program.
- When referring specifically to the new home warranty 2-10 offers, capitalize as 2-10 New Home Warranty.
- When referring to the program that home builders join to access a 2-10 New Home Warranty, capitalize as 2-10 New Home Warranty Program.
- Do not capitalize the terms *buyer* or *seller* unless they appear at the beginning of a sentence.

Rules for Terms Specific to the New Home BU

Certain terms have special meanings within their specific BUs. Use this section as a guide for terms with special meanings within the New Home BU.

- Refer to the program that home builders join to access a 2-10 New Home Warranty as the *2-10 New Home Warranty Program*.
 - **Example:** 1 in 5 new homes in the US is enrolled in the 2-10 New Home Warranty Program.
- Refer to the new home warranty 2-10 offers as *2-10 New Home Warranty*.
- Refer to 2-10 builder customers as *2-10 Builder Members*.
- When discussing how a **builder** can access a 2-10 New Home Warranty, refer to the 2-10 New Home Warranty Program.
 - **Correct use:** Here's how you can **enroll your homes in the 2-10 New Home Warranty Program**.

- **Incorrect use:** Here's how you can **get** a 2-10 New Home Warranty.
- **Do not refer to the relationship between the builder and 2-10 as a partnership.** This is a legal requirement and forbids the following phrasings:
 - Partner with 2-10
 - A partnership with 2-10
 - 2-10 is your trusted partner
- Use the terms *subcontractors* or *trade professionals* instead of *Service Contractors* in the New Home BU.
- Use the terms *new home* or *new construction* instead of *builds* when referring to a builder's finalized, finished product.

Rules for Tone Specific to the New Home BU

In our writing for the New Home BU, we want our tone to be **engaging** and **educational**.

- **Engaging** writing is a broad concept, but it includes the following:
 - **Drives builder activity.** Engaging writing gets readers interested in become a 2-10 Builder Member. To drive builder activity, our writing must speak to what they are interested in. We determine interest using SEO studies and subject matter expert (i.e., Director of the New Home BU) input. We drive builder activity by writing about topics that rank highly for SEO or align with input from the New Home BU subject matter expert.
 - **Drives social engagement.** Likes, comments, and shares on social media indicate social engagement. To drive social engagement, we must show our readers why they should care about the topic at hand. We show them why they should care by speaking directly to their three goals and showing them how 2-10 helps them achieve those goals (i.e., You Build It, We Back You Up).
 - **Drives full commitment.** The 2-10 goal is to convince builders to enroll all of their new homes in the 2-10 New Home Warranty Program. We do so by showing them how we are the leaders in helping them achieve their goals, and using statistics and case studies.
- **Educational** writing includes the following practices but isn't just limited to the following:
 - **Presenting consequences.** Showing readers the consequences of action or inaction is a foundation of educational writing.

Example: Many builders may not know that 80% of structural defects are caused by soil movement. Regardless, those builders are responsible for addressing those issues by law. The average price of a structural defect claim costs between \$75,000 and \$125,000 per claim.

By showing builders that a 2-10 New Home Warranty covers soil movement, we can educate them on the consequences of enrolling in the 2-10 New Home Warranty Program (i.e., they and their buyers are covered) and not (i.e., they and their buyers may not be covered).

- **Demonstrating value.** New-home buyers often don't know much, if anything, about new home warranties. By helping builders educate buyers on what a new home warranty is and how it benefits buyers (see example above), we demonstrate value through our coverage.

Rules Specific to the Agent BU

The following rules apply strictly to communications within the Agent BU. Please follow all general rules stated earlier in this style guide first, then apply these rules as necessary. When in doubt, refer to the general rules first, unless otherwise noted.

Target Audience

The Agent BU target audience includes Buyers agents, listing agents, brokers, and REALTORS. We refer to them as *real estate agents* or *real estate professionals*, not *customers*. This audience has three goals that 2-10 helps address:

1. Protect their transaction
2. Reduce risks
3. Improve the homeownership experience for their clients

All outward-facing Agent BU copy should focus on at least one of those goals. It should also show readers how 2-10 helps agents achieve those goals.

Capitalization Rules

In addition to the special capitalizations for universal use, here are some Agent-specific terms that have special capitalization rules.

- Always capitalize the terms Buyer and Seller when writing for the Agent BU.
 - **Exception:** Do NOT format the phrase *home buyer* as *home Buyer*. It looks like an error, even though it is technically correct by the standard set above. For clarity, instead of using *home Buyer*, simply use *Buyer*.
- Always capitalize *Buyer Coverage* and *Seller Coverage* when referring to the products 2-10 sells to Buyers and Sellers.
- **Do NOT use the term REALTOR as a blanket term for agent.** REALTOR is a special designation, whereas *agent* is a general term. When in doubt, use *agent* over REALTOR.
 - According to Michael Fletcher, 2-10's General Counsel: "Since the trademark REALTOR is the intellectual property of the National Association of REALTORS, we recommend that all use of the term be replaced with something else, since we don't have any rights or license to use that mark."
 - Additionally, "While the risk may be lower for internal only use, please understand that such use may not adhere to NAR's guidelines for use of the REALTOR trademark. See: <https://www.nar.realtor/logos-and-trademark-rules/top-5-things-you-need-to-know-about-the-realtor-trademarks>. NAR makes it clear that those who are not members of NAR are never allowed to use the REALTOR trademark in reference to or in connection with their business or themselves. NAR does note that certain 'nominal uses' of the mark by non-members are permissible to accurately identify an individual member of NAR." Keep in mind too that Section 5-13 of our Employee Handbook calls upon us to respect the trademark and intellectual property rights of others.

- **Always ALL CAPS the term REALTOR.**
- Capitalize the phrase *For Sale By Owner* at all times.
- Do NOT capitalize any of the following terms unless they appear at the beginning of a sentence.
 - Real estate agent
 - Real estate professional
 - Listing agent
 - Agent
 - **Note:** When referring to the Agent BU at 2-10, capitalize the term *Agent*. Typically, this will only occur in internal documents.

Rules for Terms Specific to the Agent BU

Certain terms have special meanings within their specific BUs. Use this section as a guide for terms with special meanings within the Agent BU.

- Refer to agents using any of the following terms:
 - Real estate agents
 - Real estate professionals
 - Agents
- When referring to *For Sale By Owner* Sellers, introduce the full phrase first, followed by the parenthetical abbreviation, then use the abbreviation going forward.
 - **Example:** Only 8% of Sellers took the For Sale By Owner (FSBO) route. FSBO Sellers cited two main reasons why they did so.
- Use the term *Buyer Coverage* to refer to Home Service Plans **provided by Buyers agents to Buyers, provided by Sellers to Buyers as an incentive, or purchased by the Buyer themselves.**
- Use the term *Seller Coverage* to refer to Home Service Plans provided by listing agents to Sellers.
 - You may also use the term *listing coverage* as a secondary way to refer to *Seller Coverage*, such as when the term *Seller Coverage* becomes repetitive.

Rules for Tone Specific to the Agent BU

In our writing for the Agent BU, we want our tone to be **casual, professional, and informative.**

- **Casual** writing includes the following practices but isn't just limited to the following:
 - **Referring to the reader as *you*.** For example: "As a real estate agent, you know listening to your clients is the first step to your success," rather than "Real estate agents must listen to their clients if they want to be successful."
 - **Using contractions.** For example: "Good real estate agents don't show clients houses outside of their price range," rather than "Good real estate agents do not show clients houses outside of their price range."
- **Professional** writing includes the following practices but isn't just limited to the following:

- **Citing sources.** If you offer a fact that isn't common knowledge, cite your source. For example, "According to the National Association of REALTORS (NAR), 89% of Buyers used an agent to purchase a home."
- **Providing actionable statistics.** This helps people make decisions. For example, "Of all FSBO Sellers who knew their Buyer, only 12% said they'd do FSBO again. Compare that to 37% who would use a real estate agent and 51% who weren't sure. There is opportunity for real estate agents in this space."
- **Informative** writing includes the following practices but isn't just limited to the following:
 - **Providing statistics.** Using respected and vetted sources when providing statistics helps inform readers. In the Agent BU, look for sources from NAR, Realtor.com, and business journals, for example.
 - **Providing explanations.** Explaining similarities or differences about a topic helps inform readers. For example, you might explain the differences between homeowners insurance and a Home Service Plan.

Rules Specific to the Homeowner/DTC BUs

The following rules apply strictly to communications within the Homeowner/DTC BUs. Please follow all general rules stated earlier in this style guide first, then apply these rules as necessary. When in doubt, refer to the general rules first.

Target Audience

The Homeowner/DTC target audience includes homeowners of all ages looking to reduce the cost of homeownership. We refer to them as *Members*, rather than *customers*.

This audience has three goals that 2-10 helps address. All outward-facing Homeowner/DTC BU copy should focus on at least one of these goals.

1. Protecting their home affordably
2. Reducing the cost of homeownership
3. Being confident about their future

Capitalization Rules

In addition to the special capitalizations for universal use, here are some Homeowner/DTC-specific terms that have special capitalization rules.

- Capitalize the phrase *2-10 Member*.
- Do not capitalize the term *homeowner* unless it appears at the beginning of a sentence.
 - **Note:** When referring to the Homeowner BU at 2-10, capitalize the term *Homeowner*. Typically, this will only occur in internal documents.
- Do not capitalize the terms *buyer* or *seller* unless they appear at the beginning of a sentence.

Rules for Terms Specific to the Homeowner/DTC BUs

- Though we refer to 2-10 customers as 2-10 Members, do not use the phrase 2-10 Membership to describe the products and services 2-10 offers to 2-10 Members.
- When writing blog posts, emails, or other collateral for Homeowner/DTC, do NOT mention the *New Home Warranty* as an item for purchase. 2-10 neither markets nor sells these warranties directly to homeowners.
 - You may mention that homeowners can *get* a new home warranty on their newly built home by referring their builder to the 2-10 New Home Warranty Program.

Rules for Tone Specific to the Homeowner/DTC BUs

In our writing for the Homeowner/DTC BUs, we want our tone to be **casual, professional, and informative**.

- **Casual** writing includes the following practices but isn't just limited to the following:
 - **Referring to the reader as *you*.** For example: "As a homeowner, you know how expensive homeownership can be," rather than "Homeowners know how expensive homeownership can be."

- **Using contractions.** For example: “Homeowners insurance won’t cover appliances that break down from normal wear and tear,” rather than “Homeowners insurance will not cover appliances that break down from normal wear and tear.”
- **Professional** writing includes the following practices but isn’t just limited to the following:
 - **Citing sources.** If you offer a fact that isn’t common knowledge, cite your source.
 - **Providing actionable statistics.** This helps people make decisions.
- **Informative** writing includes the following practices but isn’t just limited to the following:
 - **Providing statistics.** Using respected and vetted sources when providing statistics helps inform readers. In the Homeowner/DTC BUs, look for sources from business journals, news organizations, and sites like Realtor.com.
 - **Providing explanations.** Explaining similarities or differences about a topic helps inform readers. For example, you might explain the differences between homeowners insurance and a Home Service Plan.