

The Business Owner's Guide to Office Warranties

*Built to protect small business owners
from time-consuming, budget-busting
office repairs.*



**Office
Guardian™**
commercial office warranty
A division of Arton Management LLC

What is an Office Warranty?

Office Warranty: an office service contract that covers the repair and/or replacement costs of equipment and appliances, such as HVAC, plumbing systems, electrical systems, break room appliances and other office systems that fail due to normal wear and tear, a fixed-cost, worry-free response team for business owners. The warranty reduces financial risk, downtime, and personal stress associated with office repairs. OfficeGuardian Warranty Plans go even further by offering a broad range of office care and preventative maintenance services, which free up both time and money so you can focus on running your business. OfficeGuardian protects small businesses from time-consuming, budget-busting office system repairs.

The Origin of the Office Warranty

Desert Storm Veteran and small business entrepreneur Edward Maznio launched OfficeGuardian, America's first full-service commercial office warranty in 2015. Over the course of Mr. Maznio's professional career, Edward has drafted and reviewed commercial property leases and sales agreements, negotiated leases and sales for clients as a real estate broker, and negotiated numerous leases for his former nine-location retail business. This experience taught Edward about common pitfalls in commercial property leasing and business ownership.

Mr. Maznio came to learn that most leases give commercial tenants full responsibility for nearly every system both inside and outside their suites. Like some commercial office buyers, commercial tenants rarely perform pre-lease inspections, and accept their building's systems in as-is condition, without knowing their age, condition, or life expectancy. All of these systems and their 240+ components expose tenants and office owners to the risk of large repair and replacement bills.

In addition to financial risk, Mr. Maznio realized that business owners also bear risk because they lack expertise when it comes to choosing a contractor. When an unexpected problem occurs, small business owners are left scrambling to find repairmen who are available, and then they must blindly hope that the contractor they hire is reputable and will get the job done right and within budget.

Mr. Maznio created OfficeGuardian to relieve small business owners of these burdens. Whenever a client's covered system breaks down, OfficeGuardian quickly dispatches vetted, reputable contractors to perform repairs so that clients can keep their businesses running as seamlessly as possible. And best of all, OfficeGuardian's clients need never again worry about their bottom line being gouged by significant, unexpected repairs.

Why Do I Need an Office Warranty as a Business Owner?

- **Budget-Busting Repairs:** the ultimate risk to business owners is exorbitant repairs that can force you to close your office, like an \$8,500 HVAC system replacement or a plumbing malfunction requiring investigative plumbing services that results in a \$4,500 bill. Not only can your business be crippled by the high cost of repairs, but also can suffer revenue loss due to a short-to-long-term closure. Unlike mid-size and large companies, many small businesses don't have deep enough pockets to comfortably weather unexpected expenses such as these.
- **Time-Consuming Repairs:** It's Monday morning and you are opening the office for an exceptionally busy week. You have a full calendar of patients/clients/customers. You walk in to find the office sewer has a backed-up or your HVAC system isn't functioning or some other catastrophic mechanical system issue. Now what? Now you have to cancel all of your appointments and spend the next several hours trying to find a reliable, available contractor. Then hope that they can come quickly to keep you from losing any additional time and money.
- **Peace of Mind:** Starting at about \$3 a day, an office warranty not only covers break downs but offers an additional layer of protection through preventative maintenance. By maintaining your office systems regularly, you can avoid the hassle of repairs and break downs and keep your systems running smoother longer, and more efficiently. As any mechanic will tell you, a \$30 oil change beats a \$3,000 engine replacement.

OfficeGuardian Facts

Fact #1: Most small business owners prefer the protection of OfficeGuardian because:

- Warranty premiums are easier to budget compared to large, unexpected repair costs.

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- Your business is protected from unexpected interruptions.
- Distractions to owners and staff are nearly eliminated.

Fact #2: Most office systems and appliances have a limited life span and you run the risk of an expensive breakdown this year.

Fact #3: The average repair cost of major covered systems and appliances is over \$1,650.

Fact #4: OfficeGuardian plans are designed for purchase by all commercial tenants, condo owners or landlords for individual office spaces under 3,000 sf. Larger offices are welcome, but will receive a custom rate quote.

Doesn't My Lease Cover Repairs?

Business owners who lease are often unaware of the liabilities found in their commercial leases. OfficeGuardian offers unique, never-before-available protection to commercial tenants.

Commercial tenants are more than occupants of office rental space. Most commercial leases (“NNN” or “Triple Net”) bind tenants to liabilities rarely discussed until a costly repair is needed. Many business owners only become aware of their responsibilities after being shocked by an exorbitant invoice for a replacement HVAC unit or other unexpected repair.

Common Lease Mandates Business Owners Must Know

Commercial NNN Lease Mandates

- Tenants pay for all maintenance of mechanical, electrical, plumbing and other systems within their leased space, plus pay all real estate taxes and building insurance (the three “Nets” or “NNN”)
- Tenants must deliver evidence of a quarterly HVAC service contract to landlords
- Tenants must maintain space and systems in “good order and first-class condition”

State, County or City Fire Marshal Mandates

- Tenants must maintain fire protection systems within their leased space
- Tenants must produce evidence of annual fire extinguisher certification
- Tenants are responsible for ensuring compliance with all building and fire codes

OfficeGuardian is Your Solution to Lease Mandates

- Protection from the most frequently-occurring breakdowns of commercial office systems,

components and appliances

- Transfer of risk of unexpected repair or replacement costs
- Pre-screened, qualified professionals to solve your mechanical problems

Why OfficeGuardian?

- **Complete protection starting at about \$3 a day** - An OfficeGuardian warranty offers quarterly maintenance, annual fire extinguisher inspection and can begin with an HVAC tune-up and 110 point system inspection.
- **No other service contracts come close to an OfficeGuardian Warranty** – they often cover just one system, but we cover it all, and better and at less cost. We Protect. You Save.
- **Few claim denials** – over 96% of claims are approved.
- **Fast response time** – our goal is to dispatch contractors to you as quickly as possible, usually within one business day.
- **Convenient care for your commercial space** – we go beyond a traditional service contract with services like carpet cleaning, window washing, office pest control, system tune-ups and air filter changes.
- **Vetted contractors** - We deliver our services through an expansive network of high-quality, licensed, bonded, insured and BBB Accredited contractors who believe in the OfficeGuardian values of professionalism, quality work and responsiveness to our customers' needs.
- **Or use your own contractor** - OfficeGuardian understands that you may have had work performed by a contractor outside of our network in the past, and you may have a trusting relationship already established. To ensure that our customers receive the best and most reliable service, we will cover work performed by our certified contractors or your preferred contractor, but only if they are dispatched by OfficeGuardian and agree to our fee schedule prior to beginning any work.

How Do I Schedule a Repair?

Order Service – Visit our [Claims Page](#) or call your Customer Care team at 800-508-1850 to request service. We are here 24/7, 365 days a year. You simply pay a nominal \$99 trade service fee, and we dispatch your work order.

Sit Back & Relax – An OfficeGuardian certified contractor will contact you (usually within 1-3

business hours) to schedule a convenient time to come to your office to provide the service you need, typically within 1 business day.

Provide Feedback – We will call you after the service is complete to ensure all work was done right and to your satisfaction. If you are an off-site owner, we will send a report of the completed service to you via email.

OfficeGuardian is for you...

if you're one of the 97% of small business owners, such as those listed below who don't have a large office or a "Gross Lease". If you're in doubt, contact one of our warranty consultants at 1-800-508-1850 for free friendly advice.

Health Services	Professional Services	Personal Services	Education Services
Dental Offices	Law Offices	Massage/Day Spas	Private Schools
Medical Offices	Real Estate Offices	Diet Centers	Tutoring Centers
Optometry Offices	Banking Centers	Animal Boarding	Technical Schools
Chiropractic Offices	Architect Offices	Travel Agencies	Charter Schools
Veterinary Offices	Engineering Offices	Churches & Funeral Homes	Healthcare Schools

About OfficeGuardian

OfficeGuardian offers a convenient commercial office warranty for Pro-Active Protection™ of Professional, Medical, Dental and Retail Business Suites and Office Condos, starting around \$3 a day. Call one of our knowledgeable warranty consultants at 1-800-508-1850 or visit our [plans and pricing page](#) for more details. With OfficeGuardian, one call does it all. We Protect. You Save.