Home Warranty Insurance (HWI) insures a buyer against defects (usually in plumbing, heating or electrical) in the acquired home. This insurance is especially useful to overseas and out-of-state investors, because if anything requires immediate attention, the Property Manager can simply call the HWI Provider and a maintenance person will attend to the issue within 24 hours. Enjoying extra peace of mind, an investor may not even learn of the issue.Our HWI provider is a national provider and is extremely responsive. Property Locator USA pays for the first year of HWI, which is available thereafter at a negotiated, discounted rate for Property Locator USA clients only.