CoverageX

THE ULTIMATE BILL SWAP GUIDE

How to Turn Your Monthly Phone Bill into

COMPLETE AUTO & HOME PROTECTION



$0 EXTRA OUT-OF-POCKET COSTS

YOUR GUIDE

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START HERE

Why You're Reading This



Every month, you pay your phone bill. You click "pay now" and move on. And what do you get back? The same thing you got last month. A signal. Some data. A receipt.

Now think about the other thing sitting in the back of your mind. What if the transmission in your car starts slipping on the way to work? What if the air conditioner quits in the middle of July?

These are not small problems. One big repair can wipe out your savings. It can push you onto a credit card with high interest. It can wreck your budget for months.

Here is the good news. You do not need to find new money to fix this. You just need to change what your phone money does for you. **That is the Bill Swap.**

THE BILL SWAP IN ONE LINE

Use the money you already spend on your phone to get unlimited 5G, home protection, and auto protection. $0 extra out of pocket.

WHAT'S INSIDE

1	Where Your Phone Money Really Goes
2	**Your Car: The Big Risk (Auto Protection)**
3	Your Home Has Risks Too
4	The Bill Swap in 3 Easy Steps
5	The Bigger Picture
>	Your Next Step

CHAPTER 1

Where Your Phone Money Really Goes



To see how the Bill Swap works, start with where your money goes right now.

For years, the big phone companies have run on one simple plan. Charge as much as people will pay. Keep customers locked in. Then use the huge profit to pay for big ad campaigns, stadium names, and company costs.

So when you pay your bill, you are not just paying for a cell tower. You are paying for the celebrity in the Super Bowl ad. You are paying for the fancy store in the mall. You are paying for a system built to make the company rich.

Here is the part that surprises most people. The tech behind 5G has become common and cheap to run. What it costs to deliver talk, text, and fast data has dropped a lot. But your bill has not dropped with it.

And once your data is used, that money is gone. It does not protect your car. It does not protect your home. It does not help when something breaks. **It is a one-way street.**

See the Swap Side by Side

Here is what one example phone bill looks like before and after the swap.

BEFORE: Your legacy phone bill	AFTER: With CoverageX
Mobile service (limited data) **$142/mo**	Unlimited 5G mobile **INCLUDED**
Home repair coverage **NONE**	Home repair protection **INCLUDED**
Auto repair coverage **NONE**	Auto repair protection **INCLUDED**
Total $142/mo	**Extra out of pocket $0**

Example for illustration. Your own bill will vary.

CHAPTER 2

Your Car: The Big Risk

Auto Protection



Let's start with the one that hits the fastest: your car.

You use it every day. It gets you to work. It gets the kids to school. It gets you to the store, the doctor, and back home. When it breaks down, your whole week stops.

And the bill can be huge. **A new transmission can run $2,800 to $4,000.** A simple alternator repair can top $600. That is before you add the tow truck, the rental car, and the work you miss.

WHAT COMMON CAR REPAIRS CAN COST	
Transmission replacement	**$2,800 to $4,000**
Alternator repair	**$600 and up**

Typical ranges. Actual costs vary by vehicle and shop.

Parts wear out. Cars break down. It is never a question of if. It is only a question of when.

The 3 Ways Most People Handle It

The Savings Method. Keep thousands of dollars sitting in a low-interest account, just in case. That money does nothing for you until the day it is gone.

The Credit Card Method. Put the repair on a card and pay interest for months or years. Now a $3,000 repair costs even more.

The Avoidance Method. Ignore the strange noise under the hood and hope it goes away. It rarely does.

Every one of these leans on stress, risk, or cash sitting idle. There is a better way.

A BETTER WAY: AUTO PROTECTION IN YOUR PHONE BILL

With CoverageX, your one monthly payment includes protection for your vehicle's major mechanical parts. You are covered before the breakdown, not scrambling after it.

CHAPTER 3

Your Home Has Risks Too



Now look at the other side of the ledger: your house.

A home and a car are two of the biggest parts of the American dream. They are also the two biggest sources of surprise bills.

A failed water heater can cost $1,500 or more. A full HVAC system failure can easily top $5,000. These are not rare, one-time events. Things wear out. Appliances quit. It is always a matter of when.

WHAT COMMON HOME REPAIRS CAN COST	
Water heater replacement	**$1,500 and up**
Full HVAC system failure	**$5,000 and up**

Typical ranges. Actual costs vary.

A Month That Went Wrong

One bad month can add up fast. Here is an example.

12th	Car alternator fails	**$650**
24th	Refrigerator repair	**$480**

$1,130

in repair bills in one month, all out of pocket

With CoverageX, your single monthly payment also includes protection for your home's vital appliances. So a surprise like this does not have to blow up your budget.

CHAPTER 4

The Bill Swap in 3 Easy Steps



The Bill Swap is simple. You take the money you already spend on phone service and move it to a company that bundles phone service with home and auto protection. One monthly price. It matches or beats what you pay for the phone alone.

1

Look at Your Bills

Pull your last three phone bills. Find what you pay for data, talk, and text. That is your starting number.

2

Move Your Number

Move your number to CoverageX. You keep the same fast, unlimited 5G. Your phone works the same. You still call, text, and stream like you do now.

3

Turn On Your Protection

CoverageX keeps costs low and skips the big ad budgets. The money legacy carriers waste goes back to you. Your one payment now includes protection for your car and your home.

WHAT JUST HAPPENED?

You did not add a new bill. You did not spend more out of pocket. You took a bill you already pay and made it do two jobs. Your phone bill is now a shield for your car and your home.

KEEP	KEEP	ADD
your phone	your number	auto + home protection

CHAPTER 5

The Bigger Picture

What most people miss

When people first hear about the Bill Swap, they look at the monthly savings first. But the real win is bigger than that.

Think about it this way. Every dollar you send a legacy carrier is a dollar that cannot help with a $2,000 repair. Here is what that looks like in an example.

$142	$1,704	$8,520
example phone bill each month	each year	over 5 years, with zero protection

And if your transmission fails during those five years? You pay **$2,800 to $4,000** on top of that. All out of your own pocket.

Now flip it. With the Bill Swap, you build a safety net the whole time. You stay connected with premium 5G. And you carry protection against big breakdowns for your car and your home.

> **Your car is where most people get hit first. Auto protection is the piece that turns a surprise $3,000 repair into a problem you are ready for.**

4 SMART QUESTIONS TO ASK ABOUT AUTO PROTECTION

1	**Which parts of my car are covered?**
2	**Does my vehicle qualify?**
3	**How do I file a claim, and how fast does it go?**
4	**Is there a waiting period before I can use it?**

Vernon will walk you through each one. Call or email him (details on the last page).

YOUR NEXT STEP

Reach Out for More



If you are ready to stop overpaying legacy carriers and start protecting your car and your home, the next step is easy.

You do not have to figure this out alone. Vernon Hayes will help you look at your current phone bill, check that you qualify, and move your service over without a hitch. Keep your phone. Keep your number. Upgrade your protection.

You work hard for every dollar. Your phone bill should work hard for you too. Reach out today and see exactly how much protection you can unlock with the money you already spend.

READY TO SWAP YOUR BILL?

Get your free, personalized Bill Swap analysis.

VERNON HAYES

Call: **314-704-8886**

Email: **onfiredigital@gmail.com**

About CoverageX

CoverageX started the Bill Swap movement. By bundling premium unlimited 5G mobile service with home and auto repair protection, we help members get more from their monthly budget and worry less about surprise bills. We do not just promise protection. We deliver it. Join the smart homeowners and drivers who started protecting what matters most.

$30M+ in claims paid	**300,000+** active members nationwide	**4.5 / 5** on Trustpilot, 236+ verified reviews

Coverage details, limits, and eligibility apply. Repair costs shown are typical examples and will vary. Ask Vernon for full plan details.