



DEFINITIONS OF WARRANTY COMMENCEMENT DATE in ALBERTA

The following is an excerpt from the *Travelers Insurance Company of Canada 1-2-5-10 Home Warranty Certificate*:

1.0 New Home that is a Single Detached Dwelling

- 1.1 The Commencement Date for the Warranty coverage of a New Home is as follows:
- (a) for a New Home constructed by a Builder, the Commencement Date is the earliest of:
 - (i) the date of actual occupancy of the New Home,
 - (ii) the granting of permission to occupy or similar right to occupy by an accredited agency, accredited municipality or accredited agency having authority, and
 - (iii) the date that the New Home is completed and ready for occupancy;
 - (iv) the transfer of the legal title of the New Home to the Owner.
- 1.2 For the purposes of Subsection B.1.1(a), in a jurisdiction where occupancy permits are not issued, a New Home is deemed to have reached the stage of occupancy when it is capable of being legally occupied.

2.0 New Homes in a Condominium

- 2.1 If a New Home is included in a Condominium Plan, *Travelers Insurance Company of Canada* will provide Warranty coverage for the following:
- (a) the New Home comprising the residential units;
 - (b) the Common Property.
- 2.2 The Commencement Date for the Warranty coverage of a New Home comprising the residential unit, is the earlier of:
- (a) actual occupancy of the New Home, and
 - (b) the transfer of legal title to the residential unit.

3.0 Common Property and Multi-Unit Buildings Not in a Condominium Plan

- 3.1 The Commencement Date of Warranty coverage of Common Property and multi-unit buildings is concurrent with the first Commencement Date for a New Home in each separate multi-unit building comprising the Condominium Plan or multi-unit building.
- 3.2 In order for Subsection 3.1 to remain in force as per the *New Home Buyers Protection Act and Regulations*, the Builder must agree to deliver the Building Assessment Report for the Building within 180 days of the Commencement Date established for the Building.
- 3.3 If Subsection 3.2 has not been satisfied, the Commencement Date of Warranty coverage of Common Property and multi-unit buildings is 180 days from the first Commencement Date for a New Home in each separate multi-unit building comprising the Condominium Plan or multi-unit building.

4.0 Unsold Units used as Rental Units

- 4.1 If an unsold New Home owned by a Builder is occupied as a rental unit, the Commencement Date is the date the New Home is first occupied by a tenant.

5.0 Social Housing

- 5.1 If a New Home is a Social Housing building, the Commencement Date is the date of substantial completion.

Travelers Canada:

Toll Free: 1-800-555-9431

Toll Free Fax: 1-877-762-7922

Vancouver:

2500 – 650 West Georgia Street
P.O. Box 11542, Vancouver, BC V6B 4N7
Tel (604) 682-3095

Edmonton:

2500 Tower 1, Scotia Place
10060 Jasper Avenue
Edmonton, AB, T5J 3R8
Tel (780) 428-0881

Calgary:

777 – 8th Avenue S.W.
Suite 1700, Calgary, AB T2P 3R5
Tel (403) 231-6600