



Home Warranty
Toll Free: 800.555.9431
Toll free Fax: 877.762.7922

Travelers Insurance Company of Canada
Suite 2700 – 530 8th Avenue S.W.
Calgary, AB T2P 3S8
www.travelerscanada.ca/home

A. 1-2-5-10 HOME WARRANTY COVERAGE IN ALBERTA:

The following coverage information is as stated in the Warranty Certificate (Schedule F):

1.0 Materials and Labour Warranty – 1 Year

1.1 This home warranty insurance policy provides coverage for any Defect in Materials and Labour used in the New Home for a period of 1 Year from and including the Commencement Date.

2.0 Materials and Labour Warranty (Delivery and Distribution Systems) – 2 Years

2.1 This home warranty insurance policy provides coverage for any Defect in Materials and Labour relating to the Delivery and Distribution Systems of the New Home for a period of 2 years from and including the Commencement Date.

3.0 Building Envelope Warranty – 5 Years

3.1 This home warranty insurance policy provides coverage for any Defect in the Building Envelope of the New Home that results in the failure of the Building Envelope to perform its intended function for a period of 5 years from and including the Commencement Date.

3.2 This home warranty insurance policy may provide optional coverage for any Defect in the Building Envelope of the New Home that results in the failure of the Building Envelope to perform its intended function for an additional 2 years to that home warranty insurance coverage provided under Subsection A.3.1.

4.0 Structural Defects Warranty – 10 Years

4.1 This home warranty insurance policy provides coverage for Structural Defects in the New Home for a period of 10 years from and including the Commencement Date.

Your warranty package contains incorrect information?

We try our best to process the information we are sent. Unfortunately, sometimes documents may be illegible, incomplete or missing updated information. These small errors will not affect your warranty or your ability to make a claim. However, if you are unsatisfied with the package you received, a duplicate one can be issued electronically. Please email housingregistrations@travelers.com with your address and your request will be processed.

What happens when you sell your home?

There is no transfer process required. The home warranty always remains with the property. Please provide the new owners the home warranty certificate for their reference upon completion of the sale. If you are the new owners of a home covered by warranty and would like your contact information updated, please email your details to housingregistrations@travelers.com and we will process your request.

B. HOW TO REGISTER A CLAIM WITH TRAVELERS INSURANCE COMPANY OF CANADA

If the Owner becomes aware of a Defect in Materials and Labour, a Defect in the Building Envelope, or a Structural Defect, for which Travelers Canada provides coverage pursuant to the warranty certificate:

- The Owner shall promptly provide Travelers Canada and the Builder with **WRITTEN NOTICE** outlining the full details of the defect(s). Travelers Canada has a prescribed format that we prefer the claim to be submitted (it can be found at www.travelerscanada.ca/home when you click on the highlighted “We’re here to help” section.
- The notice should be an itemized list of each defect that includes the description of the defect and specific location of the defect.
- This notice must be provided on or **BEFORE** the Expiry Date of the applicable coverage for the New Home.
- This notice can be provided via mail, fax or e-mail:

Email: warrantyclaimcanada@travelers.com

Fax: 1-866-777-7889

Any questions regarding submitting a claim, the Owner can contact the Claims Group at 1-800-661-5522

C. PROCESSING A CLAIM BY TRAVELERS CANADA

- Upon receipt of the Owner's notice of a claim, Travelers Canada will contact the Owner to confirm receipt of the claim. A Claims Professional will be assigned to the claim and a written response assessing coverage will be delivered within 10 business days.
- All defects listed on the notice of claim will be itemized on a Record of Claim form. This document will be the guide for Travelers Canada and the Owner to ensure that all items are addressed.
- Travelers Canada will forward a copy of the claim submitted to the Builder. It is the responsibility of Travelers Canada to ensure that all valid defects that are covered under the Home Warranty policy be rectified within industry standards and as defined by the Residential Performance Guide published by the New Home Buyer Protection office. We would hope that these repairs are done to the Owner's satisfaction and we look to the Builder to assist us in the claims process.
- The Record of Claim will define the Travelers Canada's position on each item and will identify if they are warrantable, investigation required, not warrantable or further information required. We will continue to request confirmation from the Owner that each item that required repair is progressing to completion. The Owner can use this form to confirm that the item is completed, in progress, no further action required or request an inspection. The Owner can also request further investigation or undertake the dispute resolution process if they disagree with Travelers Canada position.
- If Travelers Canada is asked to inspect any claim item, all decisions will be done in writing.
- Repairs will be undertaken in a timely manner, with reasonable consideration given to weather conditions and the availability of materials and labour.
- Upon completion of the repairs, Travelers Canada will request confirmation from the Owner confirming the repairs were completed and referencing the remaining warranty coverage.

D. IN THE EVENT THAT AN OWNER IS NOT SATISFIED WITH THEIR CLAIM RESOLUTION:

- **In Case of a Disagreement** – The Owner has rights defined under the *New Home Buyer Protection Act and Regulations*. In the event of disagreement as to whether a defect exists, the nature and extent of the repairs or replacements required, the adequacy of repairs or replacements made or the amount of loss or damage, those questions must be determined using the applicable dispute resolution process set out in Section 519 of the *Insurance Act* whether or not the insured's right to recover under the home warranty insurance contract is disputed, and independently of all other questions.

There is no right to a dispute resolution process under this condition until:

- a specific demand is made for it in writing; and
- the proof of loss has been delivered to the insurer.

- **Contact a Manager** - An Owner has the ability to contact the Regional Managers at any time if they wish to discuss their claim further:

Bernie Hoing

Manager, Home Warranty Claims

bhoing@travelers.com

604-696-8571

Kerry Nagy

AVP – Underwriting

kerry.nagy@travelers.com

604-696-8550

Ingo Viehweger

Regional Manager, Alberta

ingo.viehweger@travelers.com

403-513-9355

- **Contact Travelers Ombudsman** - If you have any questions or concerns regarding our Complaints Handling Protocol or if you require any further information on how to make a complaint, please feel free to contact our Complaints Liaison Officer / Ombudsman ("CLO").

Telephone: 1.800.268.8447 ext. 72510 or 416.947.2510

Fax: 416.366.6229

Email: ombudsman@travelers.com

Mail: Travelers Canada
165 University Avenue
Toronto, Ontario M5H 3B9

E. ADDITIONAL RESOURCES AVAILALE:

Maintenance Manual: Available online at Travelers Canada website www.travelerscanada.ca/home

Residential Construction Performance Guide:

Available on Municipal Affairs website [//municipalaffairs.alberta.ca/home_warranties_performance_guide](http://municipalaffairs.alberta.ca/home_warranties_performance_guide)

New Home Buyer Protection Office website is www.homewarranty.alberta.ca