



Home Warranty
Toll Free: 800.555.9431
Toll free Fax: 877.762.7922

Travelers Insurance Company of Canada
650 West Georgia Street, Suite 2500
Vancouver, British Columbia V6B 4N7
www.travelerscanada.ca/home

A. 2-5-10 HOME WARRANTY COVERAGE IN BRITISH COLUMBIA:

The following coverage information is as stated in the Warranty Certificate:

1.0 Materials and Labour Warranty – 2 Years

- 1.1 This Warranty provides coverage for Materials and Labour for up to two years as set out below:
- (a) in the first 12 months of the Warranty, for other than the Common Property, common facilities and other assets of a Strata Corporation, coverage for any Defect in Materials and Labour.
 - (b) in the first 15 months of the Warranty, for the Common Property, common facilities and other assets of a Strata Corporation, coverage for any Defect in Materials and Labour.
 - (c) in the first 24 months of the Warranty,
 - (i) coverage for any Defect in Materials and Labour supplied for the gas, electrical, plumbing, heating, ventilation, and air conditioning Delivery and Distribution Systems,
 - (ii) coverage for any Defect in Materials and Labour supplied for the exterior cladding, caulking, windows, and doors that may lead to detachment or material damage to the New Home or Common Property,
 - (iii) coverage for any Defect in Materials and Labour which renders the New Home unfit to live in, and
 - (iv) subject to Subsection A.1.2, coverage for non-compliance or a violation of the Building Code.
- 1.2 Non-compliance with, or a violation of the Building Code is considered a Defect covered by *Travelers Insurance Company of Canada* only if the non-compliance or violation:
- (a) constitutes an unreasonable health or safety risk, or
 - (b) has resulted in, or is likely to result in, Material Damage to the New Home.

2.0 Building Envelope Warranty – 5 Years

- 2.1 This Warranty provides coverage for the Building Envelope for up to five years for Defects in the Building Envelope of a New Home, including a Defect which permits unintended water penetration such that it causes, or is likely to cause, Material Damage to the New Home.

3.0 Structural Defects Warranty – 10 Years

- 3.1 This Warranty provides coverage for Structural Defects for up to ten years for:
- (a) any Defect in Materials and Labour that results in the failure of a Load Bearing part of the New Home, and
 - (b) any Defect which causes Structural Damage that materially and adversely affects the use of the New Home for residential occupancy.

Your warranty package contains incorrect information?

We try our best to process the information we are sent to the best of our ability. 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 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 (warrantable, investigation required, not warrantable or further information required) and will continue to request confirmation that the Owner is satisfied with the conclusion for each item. 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 mediation if they disagree with Travelers Canada position.
- If Travelers Canada is asked to inspect any claim item, all decisions will be done in writing to the Owner and Builder.
- 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.
- In the event of a dispute with Travelers Canada, the Owner may refer the dispute to mediation. A mediator will be appointed to assist the parties in negotiating a mutually acceptable settlement of issues.

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

- **Request Mediation** - Under the Homeowner Protection Act, the Owner always has the right to request mediation. Please refer to Section J.1.0 Mediation of the Home Warranty Certificate for further details on this process.
- **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, Claims
bhoing@travelers.com
604-696-8571

Kerry Nagy
AVP – Underwriting
kerry.nagy@travelers.com
604-696-8550

Jan Rasilainen
AVP – Technical Services
jan.rasilainen@travelers.com
604-696-8549

- **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: Complaints Liaison Officer/Ombudsman
Travelers Canada
165 University Avenue
Toronto, Ontario M5H 3B9

E. ADDITIONAL RESOURCES AVAILABLE:

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

Residential Construction Performance Guide: BC Housing - Licensing and Consumer Services website www.bchousing.org/licensing-consumer-services/new-homes