

## HOMELIFE HOME WARRANTY™ APPLIANCE & HOME SYSTEMS

Expensive Home Systems or appliance repairs can be a major concern to buyers. The HomeLife Home Warranty™ provides peace of mind during the home buying and selling process. The HomeLife Home Warranty™ protects you from the high cost of repairs due to unexpected breakdowns of covered home systems and appliances arising from normal wear and tear.

### COVERAGE INCLUDES:

- Refrigerator / Freezer
- Range / Oven / Cooktop
- Built-in Microwave
- Dishwasher
- Garbage Disposal
- Clothes Washer
- Clothes Dryer
- Freezer
- Owned Water Heater
- Ductwork
- Interior Electrical
- Air Conditioner
- Sump Pump
- Heating System
- Plumbing
- Garage Door Opener



### FEATURES INCLUDE:

- ★ No Deductible
- ★ No Service Call Fee
- ★ No Waiting Period
- ★ 24/7/365 Toll Free Service
- ★ No Inspection Required
- ★ No Age Restriction on Home
- ★ No Age Restriction on Appliances or Home Systems



## WE TAKE CARE OF YOU FOR ONE FULL YEAR FROM CLOSING

Most homebuyers use all of their available cash and credit to purchase a home. What if a major appliance, water heater or furnace malfunctions or stops operating altogether? Who would you call? How will you afford the costs of the repair?

**The HomeLife Home Warranty™ eliminates those worries and lets you enjoy your new Home with PEACE OF MIND, knowing that you and your major home systems and appliances are well protected.**

DO NOT LIST OR BUY A HOME  
WITHOUT IT...

INSIST ON A HOMELIFE HOME  
WARRANTY™ TO PROTECT YOUR  
HARD EARNED INVESTMENT!

Your HomeLife Brokerage / Broker / Sales  
Representative:

## HOMELIFE HOME WARRANTY LIST OR BUY WITH PEACE OF MIND

Protect your most important investment  
for one full year after closing.



# FREQUENTLY ASKED QUESTIONS

## What qualifications are necessary for coverage?

1. Home must be under 10,000 square feet.
2. Home owner listed on the policy must reside at the residence for a minimum of 6 months during the term.
3. Home Appliances and Home Systems must be in good working order and maintained accordingly to qualify for coverage.

## When does coverage begin?

Starts at Closing date with no waiting period.

## Are there any specific product limits?

Yes,  
The following items have specific maximum limits per policy period.  
Appliances: \$5,000  
Home Systems: \$10,000,  
Air conditioning and Heat pump: \$3,000  
Hot water or steam circulating system: \$1,500

## If the parts are no longer available and the home appliance or home system cannot be repaired, the following applies:

3 years old or less - Full Replacement with a unit of like and kind up to the limits stated above.

4 years old with original receipt – 75% or \$250 buyout for home appliance or \$500 buyout for home system without receipt.

5 years old with original receipt – 75% or \$250 buyout for home appliance or \$500 buyout for home system without receipt.

6 years or older - \$250 buyout for home appliance or \$500 buyout for home system.

## Are there coverage exclusions?

Yes – As with any type of insurance there are exclusions for certain things like rust, corrosion, freezing or maintenance etc. (please refer to insurance wordings)

**For complete coverage details please contact your local HomeLife Office or call HomeLife 1-800-668-0186**

# WHAT DOES IT COVER?

## Appliances Include:

Refrigerator/Freezer  
Range/Oven/Cooktop (gas or electric)  
Built-in Microwave Oven  
Dishwasher  
Garbage Disposal  
Garburator or Insinkerator  
Trash Compactor  
Clothes Washer  
Clothes Dryer  
Garage Door Opener  
Deep Freezer



## Home Systems Included:

Plumbing  
Owned Water Heater  
Ductwork  
Interior Electrical  
Air Conditioning  
Heat Pump  
Sump Pump  
Heating System/Built-in Wall Unit  
(Primary source of heat for the residence)



## If I have 2 fridges are they both covered?

No,  
If you have more than one of the same appliance or system the warranty covers the first one that is repaired.

## Is there a limit on the number of times an appliance or system can be fixed?

No,  
There is no limit on how many repairs you can have for your home appliances or home systems as long as they are within the warranty limits of \$5000 per year Max for Home Appliances and \$10,000 per year for Home Systems.

## Who is Northbridge General Insurance?

Northbridge General Insurance Corporation is a Canadian insurance company which holds an A.M. Best strength rating of “A - Excellent” and is a subsidiary of Fairfax Financial Holdings Limited.

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Warranty administered by RESTORA RISK SOLUTIONS Inc. Information contained in this document is only an outline of coverages available and is not intended to be a legally binding agreement. For exact terms, conditions, limitations, exclusions, extensions, please refer to the policy. For added protection, our obligations under this warranty are underwritten through a policy of insurance issued to us by Northbridge General Insurance Corporation.

## How do I make a claim and what happens after I do?

If you have a problem with any of the covered products you must contact our claims department, at 1-855-666-7788 before doing any repairs. Unauthorized repairs are not covered. Our claims department accepts calls 24/7 and can operate in a number of different languages.

A technician will schedule an appointment within a reasonable timeframe during regular business hours (8am-5pm). Special effort will be made to expedite emergency situations.

## Does the warranty cover parts and labour?

Yes, parts and labour are covered.

## If the product is still under manufacturers warranty does coverage still apply?

The Manufacturer’s warranty is considered to be primary coverage. Meaning the manufacturer will respond first. We will pay for covered repair expenses in excess of the manufacturer’s warranty up to the limits of our warranty

## Is there a deductible or service fee when a claim is made?

No, you never pay Deductibles or Service Call Fees!

## Can the customer choose the repair centre?

We prefer to use our approved technicians to ensure prompt and quality repairs. If the customer has a preferred service technician, they must first request this to the claims administrator for approval prior to work being done. Unauthorized repairs will not be covered.



NOTE:  
This Offering is not meant to solicit any existing/active listings or agency contracts. Each HomeLife Brokerage is independently owned and operated. Some HomeLife Brokerages may elect NOT to participate in this Appliance & Home Systems Warranty Program. Customers are advised to check with his/her Broker/Sales Representative prior to enter into any Listing, Agency or Purchase Agreement.