



**CHICAGO TITLE**  
CANADA 

# HOME WARRANTY PROGRAM

THE FIRST **SIX MONTHS** ARE COMPLIMENTARY

# About the Program

## Introducing the Home Warranty Program

Chicago Title is committed to delivering products and services that are designed to deliver exceptional value to our legal partners and their clients. We have partnered with Encompass Home Service®, a premier provider of home warranty services, to create a coverage program exclusively for your clients.

Whether your clients are moving to a new home or refinancing their existing home, unexpected repair costs are never welcome. With the Encompass™ Home System Warranty Program they can have peace of mind that they are protected for up to \$10,000 in eligible home system repairs per year.

When you order a title insurance policy from Chicago Title, your clients can take advantage of the Encompass™ Home System Warranty Program, complimentary for the first 6 months. After 6 months, they can continue the coverage for a low monthly fee or may choose to discontinue the coverage.

**Note: The Program is not available on dwellings with more than two residential units, seasonal properties or properties used primarily for business purposes.**

# What's Covered?

Your clients will have access to the services that are necessary to repair the following items in your clients house or condominium unit.



## Central Heating and Air Conditioning:

All electrical and mechanical parts, including gas, oil and central electric heating systems, gas or electric fireplace inserts, space heaters and baseboard heaters affixed to walls, central or permanently installed air conditioners (not window-installed units), heat and circulating pumps and, in your client's condominium unit, the fan-coil unit.



## Water Heater:

All parts, if owned by your client, including the water heater tank, burner, all valves, electric fittings and other mechanical parts (except in condominium units where the Condominium Corporation is responsible).



## Plumbing:

Any water, gas, drain, vent or waste pipe that is blocked, leaking or broken (excluding toilets, clogged sinks, and leaks from taps, showers, or tub controls). Limitations may apply if the source of the problem is outside your client's home (e.g. cracked sewer main).



## Electrical System:

All switches, circuits, breaker panels and fuse boxes.

It **does not** include services for problems where the underlying cause is: rust or corrosion; an external factor including natural events, electrical events caused by a person; failure to perform normal maintenance as specified by the manufacturer; improper installation, improper construction, alteration, modification, addition to or deletion from any home system or used in manner other than as approved or recommended by the manufacturer; inadequacy or lack of capacity of any item; freezing or heating of a plumbing system; structural defects, latent defects and/or asbestos, lead or the disposal or refrigerants, contaminants, or other hazardous materials; any dishonest act; consequential loss or damage; any items covered by an extended coverage of home owner's insurance; and violations of building codes or by-laws.

# How the Program Works

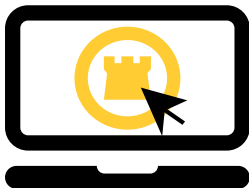
## Client visits Lawyer



- 🏠 Lawyer reviews the title insurance coverage with the client.
- 🏠 Lawyer offers the client the Encompass™ Home System Warranty Program complimentary for the first 6 months, which can be cancelled at any time.
- 🏠 The Encompass™ Home System Warranty Program enrollment form which includes the client's banking or credit card information, email and signature is completed by the lawyer.

**Note:** Retain the enrollment form in your file, which includes the client confirmation, in order to satisfy audit requirements.

## Lawyer/clerk places title insurance order



- 🏠 Ordering channels: CTICExpress, Conveyancing platforms, order form.
- 🏠 Indicate Yes or No to the home warranty coverage question in the applicable ordering channel.
- 🏠 If Yes, complete the necessary banking or credit card and email information.
- 🏠 Submit the title insurance order.

**Note:** No charges will be applied for the first 6 months. After 6 months a monthly fee will be applied by Encompass Home Service® to the client's account or credit card, if they choose to continue with the program.

# How the Program Works



## Policy issued

- 🏠 Chicago Title sends the client's information to Encompass Home Service®.
- 🏠 Chicago Title issues the title insurance policy.
- 🏠 Encompass Home Service® will send a welcome package directly to the client with a copy of their warranty certificate, payment schedule and contact information.



## Coverage is active

- 🏠 First 6 months are complimentary.
- 🏠 Prior to the 6 month period ending Encompass Home Service® will contact the client to confirm if they want to continue in the program.
- 🏠 If the client continues, Encompass Home Service® will start to deduct the monthly fee directly from the client's bank account or credit card.
- 🏠 If the client chooses to cancel, the policy will be discontinued by Encompass Home Service®.

# Need More Information?

For your convenience we have placed copies of the Encompass Home Service® **Home Warranty Program brochure** and the **client enrollment form** in the resource section of our website.

For additional details please contact your Regional Account Manager or Chicago Title Client Services.

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📶 [chicagotitle.ca](http://chicagotitle.ca)

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**in** Chicago Title Insurance Company Canada

This program is provided by Aviva Warranty Services Inc., a member of the Aviva Canada group of companies. Encompass Home Service Corp. is the Program administrator. The six month of coverage is courtesy of Chicago Title Insurance Company Canada. The 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, limitation, exclusions and extensions please refer to the certificate working. This program is available to residents in the provinces of Manitoba, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario and Prince Edward Island.

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