



**CHICAGO TITLE**  
CANADA 

# HOME WARRANTY PROGRAM

The first **6 months** are **complimentary**

# What is the **Home Warranty 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, condominiums, seasonal properties or properties used primarily for business purposes.**

# What does the program **cover**?

Your clients will have access to the services that are necessary to repair or replace the following items:



## Central Heating and Air Conditioning

All electrical and mechanical parts for: 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); and heat and circulating pumps.



## Electrical System

All switches, circuits, breaker panels and fuse boxes.



## Water Heater

All parts, if owned by you, including the water heater tank, burner, valves, electric fittings and other mechanical parts.



## 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 home; e.g. a cracked sewer main.

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.

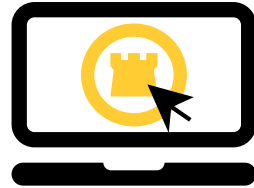
# How the program **works**



## 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 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 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, if they choose to continue with the program.

# How the program **works**



## **Policy issued**

- 🏠 Chicago Title sends the client's banking 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.
- 🏠 If the client chooses to cancel, the policy will be discontinued by Encompass Home Service®.


# How to Access **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.


 [info@chicagotitle.ca](mailto:info@chicagotitle.ca)

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

 1-888-868-4853

 1-866-214-1953

 [ctic\\_ca](https://twitter.com/ctic_ca)

 [Chicago Title Insurance Company Canada](https://www.linkedin.com/company/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.