

CHAPTER 7

MARKETING MATERIALS

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- Use of the Travelers Canada Logo

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USE OF THE TRAVELERS CANADA LOGO

Dear Travelers Canada Builder:

Our Builders are very proud of their association with Travelers Insurance Company of Canada as every applicant and their product has been thoroughly assessed prior to acceptance. In addition, there is tremendous comfort and strength in the Travelers name. Therefore, we encourage you to utilize the “Travelers Canada Warranty Coverage” logo in your promotional materials on residential homes/ projects that have been accepted for home warranty coverage by Travelers Insurance Company of Canada.

Travelers Canada provides a variety of insurance products across Canada. Therefore, it is essential that Travelers Canada maintains a *consistent corporate image* and also clearly differentiates product lines to avoid consumer confusion. As a Travelers Canada Builder, we ask that you please help us:

- **In order to avoid misrepresentation, do NOT use the Travelers Insurance Company of Canada logo when advertising homes or projects that have not yet been accepted for home warranty coverage.**
- **Do NOT alter the Travelers Insurance Company of Canada logo in any way in your advertising.**
- **Do NOT use the Travelers Insurance Company of Canada corporate seal *by itself* in any advertising.**
- **Do NOT use Travelers Insurance Company of Canada name and logo on business cards.**

Thank you for your co-operation. Should you have any questions, please contact our office: **(604) 682-3095** or **Toll Free: 1-800-555-9431**. Thank you.



Home Warranty Coverage for new home buyers

TRAVELERS CANADA | B.C. NEW HOME WARRANTY

Protecting your investment in a new home

Congratulations on your decision to purchase a new house, townhome or condominium. A new home is likely the largest investment of your lifetime. Therefore, we encourage you to carefully research all aspects and to seek professional advice when required. In order to receive the benefits of home warranty coverage from Travelers Canada, consumers must purchase a new home built and sold by one of our approved builders. Prior to signing a Contract of Purchase and Sale, it is also prudent to contact Travelers Canada to verify that the builder is officially registered and that home warranty coverage has been issued on your prospective new home.

Homeowner Protection Act – Strong protection for new home buyers

The *Homeowner Protection Act and Regulations* (the “Act”) became effective July 1, 1999. Prior to issuing a building permit, the Act requires all residential builders to be licensed by BC Housing – Licensing and Consumer Services and to provide the 2-5-10 Year Home Warranty from an approved warranty provider. For further information, please contact BC Housing at: 604.646.7050 or 1.800.407.7757 or visit their website at: www.bchousing.org/licensing-consumer-services



What is 2-5-10 Year Home Warranty?

The Act outlines specific details about the mandatory home warranty coverage commonly referred to as a 2-5-10 Year Home Warranty.

Coverage limits

The Act requires builders to provide a home warranty backed by a licensed insurer covering:

• 2 Year Materials and Labour Warranty

- **First 12 months** – coverage for any defect in materials and labour
- **First 15 months** – coverage for any defects in materials and labour in the common property of a multi-unit building;
- **First 24 months** – coverage includes:
 - defects in materials, labour and design supplied for the electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems.
 - defects in materials, labour and design supplied for the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the new home;

• 5-Year Building Envelope Warranty

• 10-Year Structural Defects Warranty

Stringent underwriting

Travelers Canada thoroughly reviews all builder applicants, focusing on track record, technical expertise, financial capacity and after-sales customer service. Not every applicant qualifies. Only those builders who meet our stringent underwriting criteria, construct quality homes, and carry out timely after-sales service, are able to offer Travelers Canada Home Warranty Coverage. All new construction is subject to a technical review by Travelers Canada staff or outside consultants, and there is a thorough annual review of builder performance issues as a condition of the builder maintaining his or her registration. BC Housing also regulates builders throughout the province and investigates consumer complaints.

Home warranty documentation

Our approved builders are responsible for having their new home buyers sign and date a Warranty Commencement Date Certificate at the time of either the title transfer or the actual occupancy of the home (whichever is earlier). Upon receipt of this completed certificate from the builder, Travelers Canada issues the owner a 2-5-10 Year Home Warranty Certificate. It explains home warranty coverage and the process for reporting defects in your home or the common elements of your condominium. If you have questions or require clarification, please contact Travelers Canada.

Committed to excellence

Travelers Canada is a leading provider of surety products in Canada, and was the first warranty provider to enter the home warranty market in British Columbia after new legislation to protect homeowners was introduced in 1999. Superior expertise in underwriting, risk and claims management enables Travelers Canada to deliver unsurpassed customer service.

As the Canadian arm of The Travelers Companies, Inc., Travelers Canada has access to the unmatched capacity of the largest writer of surety in North America, and the local knowledge and authority to successfully meet the unique needs of companies from small to mid-size to some of the largest construction companies from coast to coast.



Travelers Canada

- A leading surety provider in Canada
- Largest supplier of new home warranty in Western Canada; member of Canadian Home Builders Association (CHBA), Urban Development Institute (UDI), Independent Contractors and Business Association (ICBA) and numerous regional Construction Association in Canada.
- For a full list of services and products visit our website at www.travelerscanada.ca

Great homes are built on strong foundations



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Warranty coverage for new home buyers

TRAVELERS CANADA | ALBERTA NEW HOME WARRANTY

Protecting your investment in a new home

Congratulations on your decision to purchase a new house, townhome or condominium. A new home is likely the largest investment of your life. Therefore, we encourage you to carefully research all aspects of your new home purchase and to seek the appropriate professional advice. In order to receive the benefits of new home warranty coverage from Travelers Canada, consumers must purchase a new home built and sold by one of our approved builders. Prior to signing an agreement of purchase and sale, contact Travelers Canada to verify that your proposed builder is registered and that home warranty coverage has been issued on your prospective new home.

New Home Buyer Protection Act – Strong protection for new home buyers

The New Home Buyer Protection Act and Regulations (the “Act”) becomes effective February 1, 2014. In order to obtain a building permit for a new home all residential builders must provide proof of 1-2-5-10 Year Home Warranty from an approved warranty provider. For further information about the Act, please contact the New Home Buyer Protection office at: 1.866.421.6929 or visit their website at www.homewarranty.alberta.ca.

What is 1-2-5-10 Year Home Warranty Coverage?

The Act is a consumer protection statute designed to ensure that all new homes sold in Alberta have a minimum level of insurance against certain prescribed construction defects. Home warranty coverage is the insurance contract issued by the warranty provider in favour of the new home buyer. The insurance contract must stipulate the following coverages.



Coverage limits

The Act requires builders to provide a home warranty backed by a licensed insurer covering:

- One year for defects in materials and labour
- Two years for defects in materials and labour related to delivery and distribution systems (which include plumbing, gas, heating, electrical and air conditioning systems to which the *Safety Codes Act* applies)
- Five years coverage for defects in the building envelope (a warranty provider must offer the option to purchase two years of additional coverage for defects in the building envelope)
- 10 years coverage for structural defects

Stringent underwriting

Travelers Canada thoroughly reviews all builder applicants, focusing on track record, technical expertise, financial capacity and after-sales customer service. Only those builders who meet our stringent underwriting criteria, construct quality homes and carry out timely after-sales service, are selected to offer Travelers Canada home warranty coverage. In order to further ensure quality construction, our technical staff and/or external consultants approved by us review certain components of all new home construction prior to and during actual construction. These reviews are designed to ensure that critical components of the new construction meet building code requirements and other industry standards.

Home warranty documentation

Our approved builders are responsible for having their new home buyers sign and date a Warranty Commencement Date Certificate at the time of either the title transfer or the actual occupancy of the home (whichever is earlier). Upon receipt of this completed certificate from the builder, Travelers Canada issues the owner a 1-2-5-10 Year Home Warranty Certificate. Be sure to read this document carefully and keep it in a safe place. It explains home warranty coverage and the process for reporting defects in your home or common property. Upon review, if you have questions or require clarification, please contact Travelers Canada.

Committed to excellence

Travelers Canada is a leading provider of surety products in Canada, and was the first warranty provider to enter the home warranty market in British Columbia after legislation similar to the Act



was introduced in 1999. Superior underwriting, risk and claims management and unsurpassed customer service are the hallmarks of Travelers Canada's new home warranty business. As the market leader in British Columbia, we are excited to be expanding into the new home warranty market in Alberta.

As a part of The Travelers Companies, Inc., Travelers Canada has access to the unmatched capacity of the largest writer of surety in North America; we combine this with local knowledge and authority to successfully meet the unique needs of companies from small and mid-sized to some of the largest construction companies in the country.

Travelers Canada

- A leading surety provider in Canada
- The largest supplier of new home warranty in British Columbia
- Member of Canadian Home Builders Association, Urban Development Institute, Independent Contractors and Business Association and Vancouver Regional Construction Association
- For a full list of services and products, visit our website at travelerscanada.ca

Great homes are built on strong foundations



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Home Warranty Coverage in Saskatchewan

Information for Homeowners and Homebuyers

Protecting your investment in a new home

Congratulations on your decision to purchase a new house, townhome or condominium. A new home is likely the largest investment of your lifetime. Therefore, we encourage you to carefully research all aspects and to seek professional advice when required. In order to receive the benefits of home warranty coverage from Travelers Canada, consumers must purchase a new home built and sold by one of our approved builders. Prior to signing a Contract of Purchase and Sale, it is also prudent to contact Travelers Canada to verify that the builder is officially registered and that home warranty coverage has been issued on your prospective new home.

The 2-5-10 Home Warranty Coverage:

What is a “2-5-10” Warranty?

Travelers Insurance Company of Canada is pleased to provide the “2-5-10” home warranty coverage. It is one of the most comprehensive third party home warranty in North America that gives a new homeowner the peace of mind that the various components of the new home have home warranty coverage against defects that is backed by an insurance company. The different policy coverages are as follows:

2 Year Materials & Labour Warranty

- First 12 months - coverage for any defect in materials and labour
- First 15 months - coverage for any defects in materials and labour in the common property of a multi-unit building
- First 24 months - coverage for any defect in materials and labour supplied for the electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems. In addition, 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

5 Year Building Envelope Defects Warranty

10 Year Structural Defects Warranty

Home Warranty Documentation

Our approved Builders are responsible for having their new homeowners sign and date a Warranty Commencement Date Certificate at the time of either the title transfer or the actual occupancy of the new home (whichever is earlier). Upon receipt of this completed certificate from the Builder, Travelers Canada issues the homeowner a Home Warranty Certificate. Be sure to read this document carefully and keep it in a safe place. It explains warranty coverage and the process for reporting defects in your home or common property. Upon review, if you have questions or require clarification, please contact Travelers Canada.

Committed to Excellence

Travelers Canada thoroughly reviews all builder applicants in the areas of track record, technical expertise, financial capacity and after sales customer service. Not every applicant qualifies. Only those builders who meet our stringent underwriting criteria are able to provide Travelers Canada's home warranty coverage. The annual renewal of a builder's registration is subject to a similar review.

Travelers Canada is a leading provider of surety products in Canada. Since they entered the home warranty market in British Columbia after new legislation to protect homeowners was introduced in 1999, Travelers has continued their expansion into Alberta when they adopted legislated warranty in 2014 and is now the leading warranty provider in Western Canada. They have continued to build their Home Warranty division with further expansion into Saskatchewan.

Travelers Canada has been active in the Building Envelope Renovation Warranty market since 2001 and has expanded the product to now include Renovation Warranty coverage.

Superior expertise in underwriting, risk and claims management enables Travelers Canada to deliver unsurpassed customer service.

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Travelers Canada

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- Largest supplier of new home warranty in Western Canada; member of Canadian Home Builders Association (CHBA), Urban Development Institute (UDI), and Independent Contractors and Business Association (ICBA).
- For a full list of services and products visit our website at www.travelerscanada.ca and www.traveleshomewarranty.ca

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