



## Home Warranty Coverage you can trust!

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### TRAVELERS CANADA | NEW HOME WARRANTY

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As the leading home warranty provider in Western Canada, Travelers Canada is committed to building a team of professionals that are experts in their field. From policy administration to claims professionals, it is imperative that Travelers offers best-in-class service to our clients and policyholders.

#### The Importance of legislated home warranty

Legislated home warranty coverage is a consumer protection product that is intended to give new homeowners the comfort that their investment will have coverage against defects. The governing body, who is there to ensure that coverage is being upheld within the housing market, has also developed the performance standards that every builder and homeowner can refer to. The guide provides advice that will help all parties determine the validity of the defects that may occur within a new home. Every homeowner should become familiar with the legislated warranty coverage and the applicable Performance Guide for each province. Please refer to the resource section below.

As an insurance product, the legislation established a framework that creates the financial support of an insurance company along with the government insight and reporting requirements for insurance companies that help ensure that the obligations of a warranty provider are met.

Travelers Canada has been a direct writer in the home warranty market in Western Canada since 1999. With over 200,000 policies in place, homeowners have the comfort of knowing their home warranty policy is backed by a proven leader in the insurance industry. **Superior expertise in underwriting, risk and claims management enables Travelers Canada to deliver unsurpassed customer service.**

#### 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.

#### Technical Involvement

All new construction is subject to a technical review by Travelers Canada staff and/or outside consultants. We undertake a thorough annual review of every builder's performance as a condition of the builder maintaining his or her registration.

Have a question? Please feel free to email us at [warrantyinquiries@travelers.com](mailto:warrantyinquiries@travelers.com)

## Important information:

**Home Warranty Documentation** - Our approved builders are responsible for having their new homeowner complete a Warranty Commencement Date Certificate at the time of either the title transfer, completion of the contract or the actual occupancy of the home (whichever is earlier). Upon receipt of this completed certificate from the builder, Travelers Canada issues the homeowner a 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 at [housingregistrations@travelers.com](mailto:housingregistrations@travelers.com).

The Home Warranty Certificate will include the complete policy, the policy sticker required under the legislation and the New Home Information Sheet that is meant to give homeowners additional information to give additional guidance they may be useful in order to receive the benefits of home warranty coverage.

## Resources for Homeowners:

**TRU Home™** is a great resource for homeowners to reference. From policy details to claims procedures to helping homeowners maintain their home, we want to ensure the information is always available to you. If you have a question or inquiry, please feel free to email us at [warrantyinquiries@travelers.com](mailto:warrantyinquiries@travelers.com).

The following resources are available for you.

	<p><b>Sample Home Warranty Certificates</b> are available if you would like to review a copy of the policy before you receive the actual policy for your new home in the mail.</p> <p><b>Residential Construction Performance Guide</b> – The Alberta and BC Governing bodies have created a guide to help homeowners and builders understand the guidelines and tolerances that they expect to be referred to.</p> <p><b>New Home Warranty Information</b> – This document covers a number of key topics of interest to a new homeowner, from a quick summary of the coverage periods, how to submit a claim, the claims process overview with Travelers Canada and the dispute resolution options available to policyholders.</p> <p><b>Maintenance Manuals (for single family homes or multi-unit buildings)</b> are available if you would like to review a copy of the policy before you receive the actual policy for your new home in the mail.</p> <p><b>Government Publications</b> – BC Housing has produced a number of useful resources that will help any new home buyer, regardless of which province you are planning on purchasing in. “Buying a Home in British Columbia – A Consumer Protection Guide” is a very comprehensive document that will be able to answer a lot of questions when buying a new home. In addition, they have produced a series of <a href="#">Maintenance Matters</a> bulletins that cover a number of different aspects of a residential home.</p> <p>For this and other bulletins, please visit their site – <a href="https://www.bchousing.org/licensing-consumer-services/publications">https://www.bchousing.org/licensing-consumer-services/publications</a></p> <p>Visit <a href="http://www.Travelershomewarranty.ca">www.Travelershomewarranty.ca</a> and choose “Buyers / Homeowners” and then the applicable Province for more information</p>
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