



Don't worry, we have you covered.

Home Warranty Program

THE FIRST TWELVE MONTHS ARE COMPLIMENTARY*

About the Program

Home ownership can mean exciting times and - no doubt - some moments of uncertainty in your life. At Chicago Title, we're committed to making things as easy and worry-free as possible for you. Korman & Company has worked with Chicago Title Insurance Company Canada to provide you with complimentary coverage for the first twelve months of your ownership from the Encompass™ Home System Warranty Program. After 12 months, you can continue the coverage for a low monthly fee or may choose to discontinue the coverage.

Investing in real estate is a significant financial commitment and any unexpected repair costs are never welcome. With the worry free Encompass™ Home System Warranty Program:

- You can access up to \$10,000 annually in eligible home system repairs;
- You pay only a \$50 initial consultation fee per incident;
- Parts and labour – including emergency overtime and after-hours charges, are covered.

The Choice is Yours. This complimentary benefit is available to clients of Korman & Company having Chicago Title insurance policy. If you are eligible, your legal representative will provide you with information about the benefits of the coverage and process your enrollment as part of your closing package. After the first twelve months, your low program fee of only \$17.69 per month (plus applicable taxes) will be collected on the first business day of every month, from the bank account or credit card you designate on your enrollment form.

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

* This is a special offer valid only when your lawyer is Korman & Company and they order title insurance policy from Chicago Title Insurance Company Canada.

What's Covered?

You'll have access to the services that are necessary to repair the following items in your 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 condominium unit, the fan-coil unit.

Water Heater:

All parts, if owned by you, 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 home (e.g. cracked sewer main).

Electrical System:

All switches, circuits, breaker panels and fuse boxes.

You won't be left in a mess. If a repair services technician needs to break through a wall, ceiling or floor to repair your central heating / air conditioning or electrical system, they will put things back the way they found them, exclusive of decor. This means, for example, they will repair the wall but not re-paint it. The re-decorating decisions will be left to you, since it might not be possible to match your current pattern or colour.

Encompass Home System Warranty can save you time and money. No matter when a problem occurs, simply call the 24-hour toll-free number for assistance. Arrangements will be made to send a qualified, licensed repair technician to your home.

If you've ever had your furnace break down on a cold weekend or your air-conditioning fail in August, you know how valuable this service can be.



Testimonials



"We woke up in the morning with no heat. Our furnace had been running all night, yet the house was very cold. I called Encompass around 8:30 am that day. The lady who answered was very helpful. I left for work and by 10:30 am I had a call from the technician that he had just completed a service call in my neighborhood and asked if I was home. I left work to come home and he was very courteous and went straight to work. He diagnosed the issue quickly, corrected it and we had heat again. I am extremely pleased with this entire

service, from beginning to end. No one wants issues with their heat in January, but help was there in no time and they got us back up and running!"

"Our hot water tank pilot light went out. Normally I can get it started but this time it wouldn't light. This seemed serious now so I called for warranty for the very first time and was very surprised about how my call was handled. Not only did I speak to somebody right away, he took my information and was able to have a repair person call me within 10 minutes. One hour later the problem was resolved. It was a sensor. I was very surprised at how fast the process was and the service was fantastic. Thanks again."

"We arrived home from a cottage weekend to find that our air conditioning was not working. We called Encompass at 11 pm the evening we arrived home and had service technicians at our house the next morning. We were very impressed with the level and timeliness of service that we received. The Encompass representative that we spoke to on the phone was very helpful and ensured that our claim was dealt with immediately."

"I've had two claims now and your customer service has been outstanding. I was skeptical when I signed up for the service initially but I'm very glad that I did. Thank you, and please keep up the great work."

"I was having problems with my hot water on demand and when I called in, my call was answered quickly and professionally. I was provided all the information I needed and my Claim was processed quickly. I was very impressed. Thank you for great service."



Frequently Asked Questions

When can I start using the program's services?

Your coverage will begin on your closing date, provided you enroll in the Encompass™ Home System Warranty Program when you sign all your closing documents in your lawyer's or notary's office and all fees associated with your Title Insurance coverage have been fully paid to Chicago Title by your lawyer or notary.

Do I need to have my home inspected to qualify?

No inspection is required. Thanks to the arrangements made by Chicago Title Insurance Company, you are able to participate in the program on a pre-approved basis. However, it is a requirement that all home systems are in working order at the time of mortgage closing.

Do I pay for the repair services myself, and then get reimbursed?

No need to pay the repair services. You'll pay only the \$50 consultation fee.

What kinds of services are not included?

The program is designed to provide repair services for spontaneous breakdowns of your home's systems.

It does not include services for problems where the underlying cause is:

- rust or corrosion;
- an external factor including natural events, electrical events and/or 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 of 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.

Shortly after your closing date, you'll receive your certificate which provides a complete description of the benefits of the program. Please read it carefully and keep it in a safe place for future reference.

Need Help?

Chicago Title Insurance Company Canada

residentialtitle@chicagotitle.ca

Telephone – 1-888-868-4853

Fax – 1-888-214-1953

chicagotitle.ca

Korman & Company

info@kormancompany.com

Telephone – 613-416-1234

Telephone – 416-465-4232

kormancompany.com

Need to Make a Claim?

Please call **1.866.217.5993**, the program offers 24-hour claim service. Emergency repair services are offered under the program.

Need more information?

Visit: www.encompasshomeservice.com/ChicagoTitle or email: helpme@encompasshomeservice.com



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 first six months of coverage is courtesy of Chicago Title Insurance Company Canada and the next six months is courtesy of Korman & Company. 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, Prince Edward Island and Quebec.

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Korman & Company Real Estate Lawyers

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