

Aviva and National Home Warranty are proud partners in providing new home warranty coverage across western Canada. National Home Warranty is the program administrator and Aviva is the program insurer and warranty provider. If a claim arises, Aviva is responsible for all claims adjusting functions. In the event of a claim, it is critical you communicate clearly and often with the Aviva claims team.

## THE CLAIMS PROCESS



### INITIAL CONTACT

When Aviva receives a claim submission, the Aviva claims team will open a claim and provide you with a claim notice via email. Timely communication with your Aviva claims adjuster and the homeowner is important as you work towards a successful claim outcome.

### EVALUATION

Next, Aviva's claims team will evaluate the claim items. It is important for you to be involved in this stage of the claim. Aviva's evaluation methods will vary depending on the claim items; however, your participation is highly encouraged. You may be requested to provide additional information for consideration including photographs, measurements, reports from you or your trades, inspections by a consulting specialist or professional.

### COVERAGE DECISION

Following the evaluation of the claim items, Aviva will provide you and the homeowner with a claim response outlining Aviva's coverage decision on each of the items submitted, indicating which claim items are not covered and which items require repair.

### BUILDER REPAIRS

Generally, you will be given the first opportunity to effect repairs. Builders are required to make reasonable efforts to repair all warrantable items within 30-days or within a reasonable, agreed upon time, considering some items may take longer due to severity, location, availability of materials and labour, and weather dependent repairs. It is important to keep the Aviva claims adjuster informed when it comes to scheduling and completing repairs.

Builders are expected to **keep detailed records** including:

- ✓ date(s) repair work was performed
- ✓ details of repair scope and specifications for each item
- ✓ pictures of the repair work (before and after)

During repair you are responsible for sending competent and certified trades at times prearranged and agreed upon with the homeowner.

If the repairs are not performed appropriately or within a reasonable time, Aviva will hire an alternate contractor to complete the repairs. Aviva will seek recovery of all costs and expenses incurred. This may include the cost for repairing the warrantable defects, investigation costs, consulting professionals and experts fees, and homeowner living-out allowance costs.

### CLAIM CLOSURE

Once repairs are complete, Aviva will provide you and the homeowner with a closing letter. Homeowners are provided with an extended warranty on repairs to warrantable defects. If a repair fails, it is your responsibility to revisit and potentially re-repair the item(s) that are still under the extended warranty.

Contact information for Aviva's claims team and the team at National Home Warranty can be found below.