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BC-S 5876 09/11



Understanding your
New Home Warranty Coverage
in British Columbia

Protecting your investment

Buying a new home is likely one of the biggest decisions you'll ever make. At **National Home Warranty**, we recognize how important it is that your investment is protected. That is why we've partnered with your licensed builder to provide you with warranty coverage for your home.

We work hard to make sure our builder members uphold their commitment to building quality homes to the standards of service and quality required by the Homeowner Protection Act. If they don't, you can rest assured knowing your new home warranty is here to help.



► A strong partnership

National Home Warranty has been making moving day easier since 1990. Together with **Aviva Insurance Company of Canada** (Aviva Canada), we provide new home warranty services to approximately 15,000 homeowners annually in Western Canada.

What makes **National Home Warranty** unique? We come from a group of professionals in the insurance and residential construction businesses. This means that we're realistic, fair and well designed for everyone involved. We're here to work together with your builder to resolve warranted defects in your home.



Home Warranty Insurance

New homes built in BC are protected by 2-5-10 home warranty insurance, as set out by the **Homeowner Protection Act** of BC. Licensed residential builders are regulated by the Homeowner Protection Office. Mandatory warranty insurance includes the following coverages:

- ✓ **2 years'** coverage on labour and materials as follows:
 - 12 months' coverage for defects in material and labour for your unit
 - 15 months' coverage for defects in material and labour for the common property (multi-unit buildings only)
 - 24 months' coverage for defects in material and labour for major systems (heating, electrical, plumbing, etc.)
- ✓ **5 years'** coverage on the building envelope, including coverage on unintended water penetration
- ✓ **10 years'** coverage on major structural items

This statutory protection is widely recognized as one of the strongest and most effective home warranty standards in Canada.

To learn more about consumer protection legislation and regulations, visit www.hpo.bc.ca.

► Standards of quality

At **National Home Warranty**, we work closely with your builder to create stable, long-term relationships. We have an in-depth knowledge of what makes builders successful. Only once we are confident that they can deliver homes with quality workmanship, do we provide home warranty services.

You can trust **National Home Warranty** to make sure your builder delivers a home that you and your family can enjoy for years to come.



About Aviva Canada

A third-party warranty insurance provider, Aviva Canada is authorized by the British Columbia Financial Institutions Commission to provide home warranty insurance. With Aviva Canada, you're backed by the strength and experience of one of the country's leading property and casualty insurance companies. A subsidiary of Aviva plc in the UK, the world's sixth largest insurance group, Aviva Canada is a leader in business, home, auto and leisure and lifestyle insurance solutions. www.avivacanada.com

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