

# THE CLAIMS PROCESS



Even with the best efforts of builders, homeowners, and our teams, claims can and do happen during the life of a new home warranty. That is nothing to be alarmed about — it is how a claim is handled that matters. National Home Warranty serves as your program administrator: we gather your information, act as liaison between you, your builder, and Aviva Insurance Company of Canada as the program insurer, and work to ensure all warrantable defects are resolved in a timely manner.



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## Initial Contact

Involved: **NHW** · **Homeowner**

Submit your list of defect concerns directly to the NHW claims team. NHW opens a claim file and sends a notice to you by email. Your builder is notified immediately that a claim has been received.

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## Evaluation

Involved: **Aviva** · **NHW** · **Builder**

Aviva Insurance reviews each submitted item as the program insurer. You may be asked for photos, measurements, or trade reports. NHW coordinates the process using building code and performance standards.

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## Coverage Decision

Involved: **Aviva** · **Homeowner** · **Builder**

Aviva provides a formal written response on each submitted claim item. Items are listed as covered (warrantable) or not covered, with reasons. NHW remains your point of contact for any questions about the decision.

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## Builder Repairs

Involved: **Builder** · **Aviva** · **Homeowner**

In most cases, builders have the first opportunity to complete repairs. Repairs should be completed within 30 days where reasonably possible. Builders must keep records: dates, scope of work, and repair photos.

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## Claim Closure

Involved: **Aviva** · **NHW** · **Homeowner**

Aviva issues a formal closing letter once all warrantable repairs are done. Homeowners receive an extended warranty on all repaired items.



**National Home Warranty — Claims Team**

1-888-243-8807  
claims@nhwg.ca



**Aviva Insurance Company of Canada**

hwclaimscanada@aviva.com  
1-800-387-4518

This document is intended as general information regarding the claims process and does not replace or alter the warranty certificate or the obligations of the builder and/or homeowner with regard to the warranty policy.

[www.nationalhomewarranty.com](http://www.nationalhomewarranty.com)