

The Claim Process

If you are considering submitting a claim to Pacific Home Warranty (PHW), we encourage you to first read this brochure to better understand home warranty and the applicable coverages.

This brochure will outline the Claim Process in its entirety, and provide information on the details of your Home Warranty coverage. A fundamental goal of Pacific Home Warranty (PHW) is to process all claim requests in a timely and efficient manner. PHW expects both the Homeowner and Member Builder (when applicable) to adhere to the Claim Timeline to ensure a successful repair outcome.

If you still have questions regarding the Claim Process after you have read this brochure, please feel free to contact our Client Solutions Department to assist you.

clientsolutions@pacificwarranty.com

What's Covered?

Home Warranty Insurance only covers defects. "Defect" means any design or construction that is contrary to the Building Code or that requires repair or replacement due to negligence of the Member or a person for whom the Member is responsible at law. Non-compliance of the Building Code is considered a covered Defect under this Policy if the non-compliance:

- a) constitutes an unreasonable health or safety risk; or
- b) has resulted in, or is likely to result in, material damage to the Detached New Home;

Home warranty insurance is specifically defect insurance and does not deal with contract-related issues.

Home warranty insurance does not cover site grading, landscaping, septic systems or municipal services, detached structures such as garages, garden sheds or other outbuildings (certain exceptions apply to strata common property), weathering, normal wear and tear, normal shrinkage of materials such as concrete and wood, material, design or labour provided directly by the owner, damage caused by animals or insects, fire windstorm or other acts of nature.

What to Expect During Repairs

The Claim Process, as highlighted on the timeline at the bottom of this brochure, is designed to ensure repairs are completed in a timely fashion. The member builder is given 60 days from the time a homeowner submits their deficiency list to Pacific Home Warranty to repair warrantable items.

With that said, it is imperative that you allow reasonable access to your home during this time period. It is the duty of both the Homeowner and Homebuilder to schedule timely repairs adhering to **the 60 day deadline**.

If the Homebuilder does not complete repairs by the **60 day deadline**, Pacific Home Warranty will ensure all warrantable items are repaired.

Once the repairs are completed to industry standards, we will send you a summary report of the repairs made to your home to end the Claim Process.

For more information on the Claim process, please do not hesitate to contact our Client Solutions Department at **1-866-996-9776** or clientsolutions@pacificwarranty.com

Claim Timeline

1. PHW receives written submission from Homeowner.

2. Within two business days, a Notification of Claim is sent to both the Homeowner and Member Builder.

3. Within fourteen days, a technical assessment may be arranged to determine warrantable items.

4. A Warrantable Determination Report will be sent to both the Homeowner and Member Builder, outlining warrantable items.

5. Warrantable repairs are to be completed **within 46 days** (total 60 days).

6. Steps will be taken to ensure the repair is done in a timely manner. Homeowners are to allow reasonable access to home.

7. The Claim is completed and Homeowner is sent details of the repair.

Day 1

Day 3

Day 14

Repairs in Progress!

Day 60

Frequently Asked Questions

Q: When does my Warranty Start?

A: The commencement date of your warranty is the earliest of the following: Date of actual occupancy, Granting of occupancy certificate, or the date new home is completed and ready for occupancy. Refer to your Declaration Page for coverage details.

Q: Will everything on my submitted Deficiency list be covered by Warranty?

A: Not necessarily. The Limited Home Warranty is designed to cover latent defects (refer to Warranty Certificate) which with reasonable careful inspection on the completion date would not be revealed or occur after the residential unit is complete. Contractual items outlined in the purchaser's agreement are not covered by Warranty.

Q: Are there items excluded from Warranty coverage?

A: Yes. Some common examples include but are not limited to; Contractual items of your purchase agreement, items supplied by the purchaser, incomplete work, and other exclusions as noted in your Warranty Certificate supplied to you in your Homeowners Package. If you need a replacement, please contact us.

Q: Do I have to let my builder make the repairs?

A: Yes. The builder has the right to complete repairs, and the homeowner must allow reasonable access to the home. If the repairs are not done as per the claim process timeline, PHW will ensure the repairs are complete.

Q: What steps will be taken to ensure proper repairs are completed

A: All warrantable repairs will be completed to meet industry standard.



We understand the Claim Process may be overwhelming at times, and hopefully this brochure has answered most of your questions. If you are ready to begin the claim process, or would like to speak to a representative to get a better understanding of the program please do not hesitate to contact the Client Solutions Department at Pacific Home Warranty Insurance Services Inc.

Pacific Home Warranty Insurance Services Inc.

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