



# THE CLAIMS PROCESS



## IT'S WHO WE ARE

We know that purchasing a home is easily one of the biggest investments you'll ever make, and we understand that when problems do arise this can be a very emotional process. This is exactly why we aim to provide the same service to each claim with attention, honesty, and results. We work as an advisor as well as a liaison between you, your builder, and the Insurer, and will do our part to make sure you are fully informed throughout the process and will make sure whatever can be done, is done. We would be happy to review your specific policy and coverage benefits in greater detail at any time, just give us a call.

## CLAIMS CAN HAPPEN!

Warranty is designed for you, the homeowner, to protect you and your home from defects that appear after you move in. Claims can happen, it isn't a bad thing; it is how it is handled that matters.

## WHAT IS NEW HOME WARRANTY?

Warranty coverage can be confusing. There are some limitations, conditions, expiry dates, and things that simply are not covered. Home warranty is meant to cover defects, which typically means items that fail once you are in your home.

***Warranty does not replace the need for home insurance, home insurance is important for damages that are outside of warranty.***

It is very important that you understand your warranty early, before you need it, and we recommend that you take the time to read your specific warranty policy from the warranty insurer in full to understand what is covered and your policies expiry dates.

The policy can appear daunting, but don't worry, we know this stuff inside and out and will make sure that you are informed of all of this as we go.

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## WHAT IS A CLAIM?

In the event you need to submit a claim, you will submit a list of items, we will collect the information and submit to the insurer who will make the determination, then we will work with you and your builder to rectify all warrantable items.



Although we are your point of contact throughout your warranty coverage, we do not make the warrantable determination as that can only be done by the Insurer. Our role is to administer the claim by gathering the information for them. We use a multitude of resources such as the building code or legislated performance standards and utilize industry experts, professionals, and your builder may also be used during the evaluation of a claim.

Your builder is contractually obligated to correct any warrantable items. They also have the right to repair warrantable items first, this is best for everyone as they are the ones that know the most about your new home! For this reason, it is always recommended that you keep a positive and healthy relationship with your builder where possible. A healthy homeowner and builder relationship typically leads to a smoother claims process, and you never know what the builder can do for you unless you ask.

Once the warrantable determination is made, we are here to ensure you get your warrantable claim items repaired in a timely manner. That doesn't mean that there will not be any potential delays as we go, but we will certainly keep you updated along the way and avoid any unnecessary delays

*This document is intended as general recommendations and best practices for home maintenance and does not replace or alter the warranty certificate or the obligations of the builder and/or homeowner with regard to the warranty policy.*