



Home Warranty  
Tel: 604.682.3095  
Toll Free: 800.555.9431  
Fax: 604.682.3096

Travelers Insurance Company of Canada  
650 West Georgia Street, Suite 2500  
P.O. Box 11542  
Vancouver, British Columbia V6B 4N7  
www.travelerscanada.ca

## 2-5-10 HOME WARRANTY STICKER

(Detached Dwelling Unit)

Address: 4880 - 56th Street NW , Salmon Arm, BC

Legal Description: Lot 7, Section 29, D.L. KDYD, Plan KAP85703, Township 20, Range 10

Warranty Certificate #: 80196458

Builder Name: Woodstyle Homes Ltd. Builder #: 00001716

Builder's Phone: (250) 558-4144 Builder's Fax: (250) 558-4166

Builder's Address: 1000 - 39th Ave, Vernon, BC, V1T 3E9

This is an adhesive label listing important expiry dates relating to the warranty coverage of the above captioned Dwelling Unit. To ensure your Warranty rights are preserved, please refer to the 2-5-10 Home Warranty Certificate and ensure that you understand what your obligations are. Please note that all notice(s) of a claim must be provided to the Builder and Travelers Insurance Company of Canada in writing prior to the expiry of the applicable warranty coverage. The important dates to note are:

**1. Warranty Commencement Date**

**February 25, 2014**

**2. Materials & Labour Warranty**

- a) **1 Year** defects in Materials and Labour:
- b) **2 Years** defects in Materials and Labour supplied for;
  - i. the gas, electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems; and
  - ii. the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the New Home:

**Expiry Date: February 24, 2015**

**Expiry Date: February 24, 2016**

**3. 5 Years Building Envelope Warranty**

**Expiry Date: February 24, 2019**

**4. 10 Years Structural Defects Warranty**

**Expiry Date: February 24, 2024**

**Please place this sticker in a conspicuous location.**

# Warranty Coverage for new home buyers

## Protecting Your Investment in a New Home

Congratulations on your decision to purchase a new house, townhome or condominium. A new home is likely the largest investment of your lifetime. Therefore, we encourage you to carefully research all aspects and to seek professional advice when required. Travelers Guarantee Company of Canada ("Travelers Guarantee") was the first warranty provider to enter the home warranty market in British Columbia following the introduction of new legislation to protect homeowners in 1999.

In order to receive the benefits of Home Warranty Coverage from Travelers Guarantee Company of Canada ("Travelers Guarantee"), consumers must purchase a new home built and sold by one of our approved Builders. Prior to signing a Contract of Purchase and Sale, it is also prudent to contact Travelers Guarantee to verify that the Builder is officially registered and that Home Warranty Coverage has been issued on your prospective new home.

## Homeowner Protection Act — Strong Protection for New Home Buyers

The *Homeowner Protection Act & its Regulations* ("Act") became effective July 1, 1999. Prior to the issuance of a building permit, the Act requires all residential builders to be licensed by the Homeowner Protection Office (HPO) and to provide the "2/5/10" warranty from an approved third party warranty provider. For further information, please contact HPO at: (604) 646-7050 or visit their website at [www.hpo.bc.ca](http://www.hpo.bc.ca)

## What is Warranty?

The **Act** outlines specific details about the mandatory warranty commonly referred to as a "2/5/10" warranty. We believe it is the most comprehensive third party warranty available in North America.

## Stringent Underwriting Criteria

The Homeowner Protection Act requires builders to provide a third party warranty covering:

### 2 Year Materials & Labour Warranty

- ⇒ *First 12 months* – coverage for any defect in materials and labour
- ⇒ *First 15 months* – coverage for any defects in materials and labour in the common property of a multi-unit building
- ⇒ *First 24 months* – coverage for any defect in materials and labour supplied for the electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems. In addition, coverage for any defect in materials and labour supplied for the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the new home

### 5 Year Building Envelope Warranty

### 10 Year Structural Defects Warranty





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**A. 2-5-10 HOME WARRANTY COVERAGE:**

**1. Materials & Labour Warranty**

- (a) Year 1 - Any Defect in Materials and Labour
- (b) Year 2 - Restricted to Defects in Materials and Labour supplied for:
  - (i) the gas, electrical, plumbing, heating, ventilation and air-conditioning delivery and distribution systems; and
  - (ii) the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the new home,
  - (iii) coverage for any Defect in Materials and Labour which renders the New Home unfit to live in, and
  - (iv) subject to Subsection A.1.2, coverage for non-compliance or a violation of the Building Code.

**2. 5 Year Building Envelope Warranty**

**3. 10 Year Structural Defects Warranty**

**B. HOW TO REGISTER A CLAIM WITH TRAVELERS INSURANCE COMPANY OF CANADA**

*If the Owner becomes aware of a Defect in Materials and Labour, a Defect in the Building Envelope, or a Structural Defect, for which Travelers Insurance Company of Canada provides coverage pursuant to the warranty certificate:*

- *the Owner shall promptly provide the Builder and Travelers Insurance Company of Canada with **WRITTEN NOTICE** outlining the full details of the defect.*
- *This notice must be provided on or **BEFORE the Expiry Date of the applicable coverage for the New Home.***

**C. PROCESSING A CLAIM BY TRAVELERS INSURANCE COMPANY OF CANADA**

- Upon receipt of the Owner's notice of a claim, Travelers Insurance Company of Canada will contact the Owner to outline the claims adjustment process.
- Travelers Insurance Company of Canada will advise the Owner of all decisions in writing.
- Repairs will be undertaken in a timely manner, with reasonable consideration given to weather conditions and the availability of materials and labour.
- Upon completion of the repairs, Travelers Insurance Company of Canada will deliver a copy of the repair specifications to the Owner confirming the date the repairs were completed and referencing the warranty remaining on the repairs.
- In the event of a dispute with Travelers Insurance Company of Canada, the Owner may refer the dispute to mediation. A mediator will be appointed to assist the parties in negotiating a mutually acceptable settlement of issues.

If you have any questions or concerns, please do not hesitate to contact our office at (604) 682-3095 or Toll Free 1-800-555-9431

**Online Resources:**

Maintenance Manual on Travelers Insurance Company of Canada website  
<http://www.travelerscanada.ca>

Residential Construction Performance Guide on the  
Homeowner's Protection Office (H.P.O) website  
<http://www.hpo.bc.ca/residential-construction-performance-guide>



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July 2, 2015

Dave and Karen Cross  
4880 - 56th Street NW  
Salmon Arm, British Columbia  
V1E 0B2

<b>IMPORTANT WARRANTY DOCUMENTATION ENCLOSED</b>
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<b>Home Warranty Coverage:</b>	<b>4880 - 56th Street NW , Salmon Arm</b>
<b>Warranty Certificate Number:</b>	<b>80196458</b>
<b>Type of Policy:</b>	<b>2-5-10 Year</b>
<b>Effective Date:</b>	<b>February 25, 2014</b>

***Please refer to the Home Warranty Certificate for the various Expiry Dates and Limits.  
Please note that exclusions may apply***

<b>Documentation Enclosed:</b>	Home Warranty Certificate Home Warranty Sticker <i>(to be affixed in a conspicuous location)</i> 2-5-10 Home Warranty Coverage Sheet
<b>Online Resources:</b>	Maintenance Manual on Travelers Insurance of Canada website <a href="http://www.travelerscanada.ca">http://www.travelerscanada.ca</a>  Residential Construction Performance Guide on the Homeowner's Protection Office (H.P.O) website <a href="http://www.hpo.bc.ca/residential-construction-performance-guide">http://www.hpo.bc.ca/residential-construction-performance-guide</a>

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