

Encompass Home System Warranty Program

Plumbing, electrical, heating, air-conditioning – no matter when a problem happens, simply phone the 24-hour toll-free number for assistance. Arrangements will be made to send a qualified licensed repair technician to your home.

If you've ever had your furnace falter on a cold weekend, or your air-conditioning fail in the heat of August, you know how valuable this service can be.

Read some case histories of real Canadian mortgage customers² who have been helped by this Program.

The heat transfer coil on the Burkes' heating system failed, leaving them with no heat. The repair would have cost them about \$1,800, but the Burkes paid only the \$50 consultation fee. The Encompass Home System Warranty Program covered the rest.

The three-way lighting circuit on the stairway of the Da Silvas' older home failed and the electrician was having problems. The Encompass Home System Warranty Program arranged to install a new three-way system, which would have cost the Da Silvas almost \$1,000.

ENCOMPASSHOMESERVICE.COM/CMLS



 **Encompass Home Service**®

Need to Make a Claim?

PLEASE CALL 1-866-217-5993

The Program offers 24-hour claim service and emergency repair services.

You can also get more information by visiting:

www.encompasshomeservice.com/CMLS

Or email: helpme@encompasshomeservice.com

© TM Trademark of Encompass Home Service Corp.



¹ This Program is provided by Aviva Warranty Services Inc., a member of the Aviva Canada group of companies. Encompass Home Service Corp. is the Program administrator. The first year of coverage is courtesy of CMLS Financial Ltd. The information contained in this document is only an outline of coverages available and is not intended to be a legally binding agreement. For exact terms, conditions, limitations, exclusions and extensions, please refer to the certificate wording. This Program is available to residents in the provinces of Newfoundland & Labrador, New Brunswick, Nova Scotia, Prince Edward Island, Quebec, Ontario, Manitoba and the territories of Nunavut and Northwest Territories.

² All names have been changed to protect privacy.

Encompass Home System Warranty Program



No cost to you for the first year with no obligation.

Over 40 years, 10,000 customers and \$10 billion in assets under administration. A dedication to Customer Forward.



CANADA'S MORTGAGE COMPANY™

A NEW HOME – or a new mortgage – can mean both excitement and even some moments of uncertainty. At CMLS, we understand and want to help you cope with the unexpected surprises of home ownership. Which is why we're happy to announce our new home system warranty program.

CMLS has arranged for you, our mortgage clients, to be eligible for complimentary coverage – for an initial 12-month period – under the Encompass Home System Warranty Program.

If you are purchasing a home, transferring or renewing an existing mortgage, you'll receive access to up to \$10,000 per year in eligible home system repairs.

Your plan covers breakdowns for a variety of home maintenance issues.

If ever you have an incident, you would pay only a \$50 initial consultation fee. After that, everything from parts and labour - including emergency overtime and after-hours charges – is covered.



Coverage includes:

CENTRAL HEATING & AIR CONDITIONING

All electrical and mechanical parts, including gas, oil, and central electric heating systems, gas or electric fireplace inserts, space heaters, and base-board heaters affixed to walls, central or permanently installed air conditioners (not window-installed units), heat and circulating pumps.

ELECTRICAL SYSTEM

All switches, circuits, breaker panels, and fuse boxes.

WATER HEATER

All parts, if owned by you, including the water heater tank, burner, all valves, electric fittings, and other mechanical parts.

PLUMBING

Any water, gas, drain, vent or waste pipe that is blocked, leaking or broken (excluding toilets, clogged sinks, and leaks from taps, showers or tub controls). Limitations may apply if the source of the problem is outside your home; e.g. a cracked sewer main.

COMPREHENSIVE CLEAN-UP

If a repair services technician needs to break through a wall, ceiling, or floor to repair your central heating/air conditioning or electrical system, coverage includes the restoration of any structural components, exclusive of decor. This means, for example, your wall will be repaired, but not re-painted. Any re-decorating decisions will be left to you, since it might not be possible to match your current pattern or colour.

Q. When can I start using the Program's services?

Your coverage will begin on your mortgage closing date, provided you enroll in the Encompass Home System Warranty Program when you sign your CMLS mortgage commitment or renewal offer.

Q. Do I need to have my home inspected to qualify?

No. CMLS Financial Ltd. clients are able to participate in the Program on a pre-approved basis. No inspection is required, although it is a requirement that all home systems are in working order at the time of mortgage closing.

Q. Do I pay for the repair services myself and get reimbursed later?

No. You'll pay only the \$50 consultation fee.

Q. What kinds of services are not included?

The Program is designed to provide repair services for spontaneous breakdowns of your home's systems. It does not include services for problems where the underlying cause is:

- rust or corrosion;
- an external factor including natural events, electrical events and/or caused by a person:
 - failure to perform normal maintenance as specified by the manufacturer;
 - improper installation, improper use, improper construction, alteration, modification, addition to or deletion from any home system or used in a manner other than as approved or recommended by the manufacturer;
 - inadequacy or lack of capacity of any item;
 - freezing or heating of a plumbing system;
 - structural defects, latent defects and/or asbestos, lead or the disposal of refrigerants, contaminants or other hazardous materials;
- any dishonest act;
 - consequential loss or damage
 - any items covered by an extended coverage or homeowner's insurance
 - violations of building codes or by-laws

Shortly after your mortgage closes or renews, you'll receive your certificate. It will provide a complete description of the benefits of the Program. Please read it carefully and keep it in a safe place for future reference.