

The first year is FREE, with our compliments!

A new mortgage can mean exciting times and – no doubt – some moments of uncertainty in your life. At FirstOntario Credit Union, we're committed to making things as easy as possible for you. That's why we have arranged for our mortgage Members to be able to receive complimentary coverage for an initial 12-month period under the Encompass™ Home System Warranty Program¹. That's one full year of protection, at no cost to you.

Whether you are moving to a new home, transferring or renewing an existing mortgage, unexpected repair costs are never welcome. With the Encompass Home System Warranty Program:

- You gain access to up to \$10,000 per year in eligible home system repairs.
- You pay only a \$50 initial consultation fee per incident.
- Parts and labour - including emergency overtime and after-hours charges are covered.

The Choice is Yours

This complimentary benefit¹ is available with most new FirstOntario Credit Union mortgages. You might also be eligible when you renew your mortgage, if you haven't already received the free period of protection. Ask your mortgage professional for details.

If you are eligible for this no-cost benefit, you'll see an enrollment clause in your mortgage commitment or renewal documents. After the first year, your low program fee of only \$17.95 per month (plus applicable taxes) will be conveniently added to your mortgage payments.

You may cancel your participation in the Encompass Home System Warranty Program at any time.

All services are administered by



Encompass Home System Warranty can save you time AND money

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

If you've ever had your furnace break down on a cold week-end or your air-conditioning fail in August, you know how valuable this service can be.

Take a few minutes to consider these stories of real Canadian mortgage customers² who have been helped by this program. These situations are all too common!

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 finding the broken wire. The Encompass Home System Warranty Program arranged to install a new three-way system which would have cost the Da Silvas almost \$1,000.



Encompass Home Service®

www.encompasshomeservice.com/FirstOntario

Need help? Need to make a claim?

PLEASE CALL: 1-866-552-5575

The Program offers 24-hour claim service.

Emergency repair services are offered under the Program.

You can also get more information by visiting:

www.encompasshomeservice.com/FirstOntario

Or email: helpme@encompasshomeservice.com

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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 FirstOntario Credit Union. 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 province of Ontario.

² All names have been changed to protect privacy.

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Encompass Home System

Warranty Program



FirstOntario

CREDIT UNION

Look what's covered - all complimentary for the first 12 months¹

*You'll have access to the services that
are necessary to repair the following items.*

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 baseboard 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.

You won't be left in a mess

If a repair technician needs to break through a wall, ceiling or floor to repair your central heating/ air conditioning or electrical system, they will put things back the way they found them, exclusive of decor. This means, for example, they will repair the wall but not re-paint it. The re-decorating decisions will be left to you, since it might not be possible to match your current pattern or colour.

*Fast response, great work,
job was done in no time!"*



FAQs

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

A. Your coverage will begin on your mortgage closing date if you have checked "Yes" and signed the enrollment form.

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

A. No. FirstOntario Credit Union Members 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 then get reimbursed?

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



*You guys were awesome!
My AC was fixed within the hour!
I dealt with Matthew and
he was a pleasure to deal with!
I feel quite safe being
with you guys! Thanks again!"*

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 events 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 use 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 which provides a complete description of the benefits of the program. Please read it carefully and keep it in a safe place for future reference.