

Coverage For Buyer Is 1 Full Year From Date Of Closing...

Most home buyers use all of their available cash and credit to purchase a home. What if a major appliance, water heater or furnace malfunctions or stops operating altogether? Who would you call? How will you afford the costs of repair?

The UNIRISC Home Warranty eliminates those worries and lets you enjoy your new home with the comfort of knowing that you and your major home systems and appliances are protected.



Optional Coverage



Rates

Basic Service Agreement \$ 289
with \$50 deductible

Optional Equipment

Washer & Dryer\$ 75
Air Conditioning.....\$ 50
Well Pump.....\$ 75
Pool / Spa Equipment\$ 150

Condo Package.....\$ 249

includes Basic Service Agreement and all Appliances, but excludes common equipment.

Real estate brokers may receive a portion of contract fees for administration and processing where permitted by law.

The Unirisc Home Warranty will meet provincial insurance regulations where required.

Call: 1-800-267-1222

This is not meant to solicit agency contracts.

Underwritten by
Trisura Guarantee Insurance Company
70 York Street, Suite 1100
Toronto, ON M5J 1S9



Administered By
UNIRISC
9040 Leslie Street, Suite 215
Richmond Hill, Ontario L4B 3M4
1-800-267-1222

Or Visit Our Web-site
www.unirisc.ca

Protect Your Home With A

UNIRISC™
Home Warranty



UNIRISC™

Put a

UNIRISC™
Home Warranty to work for you...

Because expensive Home Systems or appliance repairs can be a major concern to buyers, the UNIRISC Home Warranty provides low cost peace of mind during the home buying and selling process.

UNIRISC protects you from the high cost of repair due to unexpected breakdown of covered home systems and appliances arising from normal wear and tear.



Basic Service Agreement



Basic Coverage

Central Heating System

Includes gas, oil or electric units. Space or area type heating units are covered only where there is no central heating system. Excludes pipes or vents below or encased in concrete. Excludes fuel storage tanks, electric air cleaners, humidifiers and solar heating systems and their components. Excludes heat exchanger and combination heating systems. Heating systems in excess of 12 years of age are limited to \$400 maximum allowance per contract term.

Ductwork

Includes forced-air duct systems, metal venting for furnace, air conditioning and water heaters. Excludes ducts below or encased in concrete, or any dealings with asbestos or toxic materials.

Interior Plumbing System

Includes interior water and waste pipes, sewer stoppages which can be cleared with not more than 100 feet of sewer machine cable from inside the home and permanently installed sump pumps. Excludes pipes outside the home, septic tanks and systems, ejector pumps, circulator pumps, fixtures, faucets and assemblies, wax ring seals, water tanks, sewer and water laterals, connections and lawn sprinkling systems. Items related to indoor spas or whirlpools are not covered. Outdoor spas and swimming pools are excluded unless specifically covered under the Optional Coverage. Plumbing lines, pipes or equipment below or encased in concrete are excluded.

Water Heater

Includes standard, gas or electrical units. Excludes solar water heaters and their components, rented or leased units. Full coverage on units up to 12 years of age. Over 12 years there is a \$200 maximum allowance per contract term.

Interior Electrical System

Includes interior wiring, fuse or breaker panels, switches and receptacles. Excludes lighting and electrical fixtures, power vents, bathroom heaters, and fans, telephone, low voltage wiring, and problems caused by overload situations or code violations.



This brochure is not a contract. It provides a general summary of the home systems service program. Coverage is limited to the terms and conditions of the contract that is issued.

Appliances

Includes primary refrigerator, range, oven, hood, garbage disposal and garage door opener, built-in dishwasher, built-in microwave oven, built-in trash compactor and central vacuum. Excludes knobs and dials, water softeners, fire, smoke and burglar alarms, intercoms, telephone equipment, ceiling and attic fans, attic ventilators, sub zero refrigerators, and non-standard items. Full coverage on units up to 12 years of age. Over 12 years there is a \$200 maximum allowance per contract term.



Optional Coverage

Air Conditioning System

Includes electric forced-air, central air conditioning or evaporative cooler systems and wall units, but excluding registers and grills, condenser casings, filters and water towers. Excludes air conditioning units rated over 5 tons (60,000 BTU's) capacity, package heating and air conditioning units, window units. Air conditioning systems in excess of 12 years of age are limited to \$400 maximum allowance per contract term.

Well Pump

Includes all parts and components of well pump utilized for interior water used in the main residence only. Excludes pressure and storage tanks, well casings, exterior electrical lines or piping, pulling pump, redrilling or deepening of wells.

Washer & Dryer

Includes Gas or Electric Dryers, Electric Washers, Controls, Doors, Electrical Connections. Excludes Venting, Detergent Dispensers, Mini-Tubs, Filter/Lint Screens, Knobs and Dials, Clothing Damage, Rust or Corrosion Caused Deficiencies. Full coverage on units up to 12 years of age. Washers & dryers in excess of 12 years of age are limited to \$200 maximum allowance per contract term.

Optional Coverage (cont'd)

Swimming Pool Equipment or Spa Equipment

Includes components and parts of the circulation pump, circulator pump controls and gauges motor, filter tanks, heaters, gaskets, relays, impellers, back-flush valves and plumbing lines running to and from pools or spas. Excludes plumbing encased in concrete or under ground plumbing and electrical lines, liners, light code violations, structural defects, solar heaters, cleaning equipment, pool sweeps, portable units and their respective components, and any auxiliary motors or pumps. Pool equipment in excess of 12 years of age is limited to \$400 maximum allowance per contract term.

General Terms and Conditions

Service Agreement Limits

The maximum payment for the total of all covered repairs or replacement made during the agreement period is limited to \$10,000 subject to the following sublimits:

- \$2,000 for covered heating and air conditioning repairs
- \$1,000 for boiler, steam, radiant or hot water heating system repairs
- where dollar limits are offered for older appliances, that limit represents the maximum that will be paid per contract term

Limits include all applicable taxes.

Deductible - \$50

You are responsible for the deductible charge (including service charges) for each breakdown on each covered eligible home system or appliance.

NOTE : Only items in proper working order at the time of application will be covered and in all cases, pre-existing conditions are not covered. Any deficiency found as a result of a buyers home inspection or utility company hook-up, prior to closing will be considered a pre-existing condition and will not be covered under this agreement.

If You Need Service...

If breakdowns develop with covered equipment due to normal wear and tear, one toll-free call is all it takes to get prompt, courteous action. The Service Department accepts emergency calls 24 hours a day, 7 days a week. Any calls for service must be telephoned to UNIRISC prior to any work being performed.

**FOR COMPLETE COVERAGE
DETAILS, CALL 1-800-267-1222**

Application Form: Please print clearly

Applicant Name (First and Last) :

Address of Property To Be Covered:

City Province Postal Code

Applicant's Telephone Est. Date Of Closing

Real Estate or Law Firm Information

Real Estate Company or Law Firm Name Agent Name

Address

City Province Postal Code

Telephone Fax

Coverage Required Prices Subject to GST / HST and PST.

Please check to indicate your selection

Basic Service Agreement ...\$ 289

Condo Package...\$ 249

Optional Coverage For Basic Service Agreement or Condo Package

Washer & Dryer...\$ 75

Air Conditioning...\$ 50

Well Pump...\$ 75

Pool / Spa Equipment...\$ 150

Remember to calculate both GST/HST and PST if applicable	Sub Total	
	Applicable Taxes	
	Total	

Method Of Payment

Please forward application and payment within 15 days of closing to initiate coverage.

Authorization for payment to be withdrawn from closing funds.

Cheque: Made payable to UNIRISC

Credit Card VISA MasterCard

Card # Expiry Date

Name as it appears on card

Acceptance of Coverage and Authorization of Payment:

Applicant understands UNIRISC is responsible for services rendered under this plan and not the broker/agent.

Signature of Applicant Date

Mail To: UNIRISC, 9040 Leslie St., Suite 215
Richmond Hill, ON L4B 3M4

Fax Back To: 1-866-247-2490



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