

ENJOY HOME SYSTEM WARRANTY SERVICES FREE FOR ONE FULL YEAR – COMPLIMENTS OF XCEED

Home System Warranty Services*

You'll have access to the services that are necessary to repair OR replace the following:

CENTRAL HEATING AND AIR CONDITIONING:

All electrical and mechanical parts, including gas, oil and central electric heating systems, gas fireplaces, 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 tubs). Limitations may apply if the source of the problem is outside your home; e.g. a cracked sewer main.

We Won't Leave You in a Mess

If we have to break through a wall, ceiling or floor to repair your central heating/air conditioning or electrical system, we'll put things back the way we found them, exclusive of décor. This means, for example, that we will repair the wall but not re-paint it. We leave the redecorating decisions to you, since it might not be possible to match your current pattern or colour.

* Limitations apply. Please refer to your contract.



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

A. Your coverage will begin on your mortgage closing date. However, if you do not wish to take advantage of the program, simply indicate that choice on your mortgage commitment before returning it to Xceed Mortgage Corp.

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

A. No. Xceed Mortgage Corp customers are able to participate in the program on a pre-approved basis. No inspection is required, although we do require that all home systems are in working order at the time of mortgage closing.

Q. What kinds of services are not included?

A. 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:

- > an external factor such as fire or water damage;
- > vandalism, theft, etc.;
- > failure to perform normal maintenance;
- > an item altered from its original condition – installed or used in a manner other than as approved or recommended by the manufacturer;
- > inadequacy or lack of capacity of any item;
- > breakdowns that are the result of rust or corrosion;
- > freezing or heating of a plumbing system;
- > items with known latent defects.

You'll receive a complete description of the benefits of the program in your mortgage closing package. Please read it carefully and keep it in a safe place for future reference.

Q. Do I pay for the repair services myself?

A. No. We pay for the eligible repair services for you, once we know that the repair has been completed. You'll pay only the \$50 consultation fee.

Encompass Home System Warranty saves you time AND money

Plumbing, electrical, heating, air-conditioning – No matter when a problem happens, you simply phone our 24-hour toll-free number, and we'll take it from there. We'll arrange the help you need from our list of qualified professionals in your area and make sure the problem is fixed to your satisfaction.

Our buying power helps ensure that we can find a qualified service provider, and get them to your home quickly. If you've ever had your furnace break down on a cold weekend, 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 customers* 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. Encompass 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. Our program arranged to install a new three-way system which would have cost the Da Silvas almost \$1,000.
- > When the Stewarts' lights started flickering, they called us for help. A breakdown was found in the electrical panel, but repairs were impossible. The electrical system was so old that the necessary parts were no longer available. A whole new system was installed for \$875, of which the program paid \$500.
- > The Chen's furnace broke down while still under the original manufacturer's warranty and they were left with a labour bill for almost \$900. Luckily, they had the Encompass Home System Warranty program to pick up that cost for them.

* All names have been changed to protect privacy.



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 Xceed, we're committed to make things as easy as possible for you. Providing you with one full year of the protection offered by the Encompass Home System Warranty Program is just one of the many ways we can do that.

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

We just want to say “thanks” for your mortgage!

Whether you are moving to a new home, or simply transferring an existing mortgage, unexpected repair costs are never welcome. That's why we've arranged to provide the protection of the Encompass™ Home System Warranty Program FREE for the first whole year. It's one tangible way for us to say, “thanks for your business.”

The choice is yours

This complimentary benefit is available to almost* every new Xceed mortgage customer, but YOU make the choice whether to participate or not. You will see it mentioned in a clause of your mortgage commitment, and if you choose not to enroll, all you have to do is follow the easy, no-hassle directions that are in your commitment.

After the first year, your low program fee of only \$15.95 per month (plus applicable taxes) will be conveniently added to your Xceed mortgage payments. We'll contact you in advance and you simply need to let us know if you don't want to continue to participate in the program.

* Mortgages on high-rise condos or properties used primarily for business or blanket mortgages are ineligible. Coverage is also not offered in British Columbia.



Encompass Home System Warranty Program

FIRST YEAR IS **FREE** WITH OUR COMPLIMENTS

THE ENCOMPASS HOME SYSTEM WARRANTY PROGRAM IS BROUGHT TO YOU BY:



All services are administered by:

EGI Insurance Managers Inc.

1550 Enterprise Road, Suite 310
Mississauga, ON L4W 4P4

In Saskatchewan and Alberta, insured by:

Echelon General Insurance Company

Echelon General Insurance Company
1550 Enterprise Road, Suite 310
Mississauga, ON L4W 4P4
Broker: IDIS Insurance Services Corp.



IF YOU HAVE QUESTIONS, PLEASE CALL:

1.866.552.5575

(8:30 a.m. to 4:30 p.m. Eastern Time)

This brochure is designed to outline the benefits for which you may be eligible and does not create or confer any contractual or other rights. Upon enrollment, you will be provided with a membership certificate, which is a detailed description of your coverage. We encourage you to read it carefully and if you have any questions please call 1.866.677.4366.

™ Trademark of Encompass Home Service Corp.



Helping Canadians Make It Home

CORPORATION HYPOTHECAIRE



MORTGAGE CORPORATION