

Protect Your Home With A
UNIRISC™
HOME WARRANTY



It is Full Time Peace
of Mind for Home
Owners Like You!



Enjoy your new home with
comfort knowing you have
protection against
unexpected breakdowns!



Purchasing a home is probably the largest investment of your life, and certainly the most important one! Breakdowns on home systems and appliances only add to these expenses.

A UNIRISC Home Warranty eliminates those worries by putting you in touch with certified Service Technicians, and covering the cost of repair or replacement for eligible Home Systems and Appliances.

(Please see Sample Terms and Conditions for further coverage details)





Peace of Mind is just a Phone Call Away!

Good for Sellers

A UNIRISC Home Warranty adds value to your home and provides you with a competitive market edge, which can mean a quicker sale.

Good for Buyers

Secure your peace of mind and investment with a Home Warranty, which covers major home systems and appliances.

Need Help Fast? Call UNIRISC First!

1-800-267-1222

When something goes wrong, don't fret, just call UNIRISC!

We'll have a certified Service Technician contact you to book an appointment at a convenient time.

All we ask of you is to pay a small deductible of \$50 and UNIRISC will cover the rest.

(Please see the Sample Terms and Conditions for further details)

COVERAGE AT A GLANCE

Home Systems & Appliances	Coverage
Central Heating System	☑
Furnace	✓
Boiler	✓
Fan	✓
Motors	✓
Ductwork	☑
Forced – air duct systems	✓
Metal venting	✓
Interior Plumbing System	☑
Burst pipes	✓
Severely leaking connection	✓
Clogged pipes	✓
Interior Electrical System	☑
Switch malfunction	✓
Receptacle failure	✓
Breaker panel malfunction	✓
Fuse panel malfunction	✓
Hot Water Heater	☑
Tank leak	✓
Thermostat failure	✓
Element failure	✓
Valve breakdown	✓
Appliances	☑
Refrigerator	✓
Range / Oven / Hood	✓
Built-in Microwave Oven, Dishwasher & Central Vacuum	✓
Garbage Disposal	✓
Garage Door Opener	✓
Optional Coverage	
Washer & Dryer	✓
Air Conditioning	✓
Pool & Spa Equipment	✓
Well Pump	✓

Sample Terms & Conditions
Eligible Home Systems & Appliances

1. Eligible Home Systems:

Central Heating System

Covered: (max. one unit) Gas, oil or electric units. Space or area type heating units are covered only where there is no central heating system.

Not Covered: Pipes or vents below or encased in concrete. Combination heating systems, electric air cleaners, humidifiers, geo-thermal and solar heating systems and their components. Fuel storage tanks, space heaters, chimneys, fireplaces, flue liners, air filters, gas logs, normal maintenance, cleaning or adjustments. Heat exchangers are excluded from coverage.

- ◆ There is a maximum combined \$2,000 limit on repairs to central heating systems and/or air conditioning systems.
- ◆ Boiler, steam, hot water or radiant heating systems or components and accessories shall be limited to a maximum coverage of \$1,000.
- ◆ Heating systems in excess of 12 years of age are limited to \$400 maximum allowance per term of the Service Agreement.

Ductwork

Covered: Forced-air duct systems from heating and/or cooling unit to point of attachment at registers or grills, as well as metal venting for furnace air conditioning and water heaters.

Not Covered: Ducts below or encased in concrete, or any dealings with asbestos or toxic materials, as well as gaining access to ductwork through walls, ceilings, floors or other confined areas.

Interior Plumbing System

Covered: Interior water pipes, waste pipes, and sewer stoppages which can be cleared with no more than 100 feet of sewer machine cable from inside the home. Permanently installed sump pumps, plumbing components and parts within the toilet tank.

Not Covered: Pipes or plumbing lines outside the home or encased in concrete. Septic tanks and systems, ejector pumps, circulator pumps, water tanks, drain tile, pressure tanks, sewer and water laterals, connections and lawn sprinkling systems. Items related to well pumps, outdoor spas and swimming pools are excluded unless specifically covered under the "Optional Coverage Section." Conditions of low or insufficient water pressure, colour or purity of water, water filters, and water purification systems, or repair of piping damage caused by roots. Shower base pans, wax ring seals, toilet fixtures and water tanks. Shower enclosures or doors, sinks, tubs, "insty" heat type devices, fixtures, faucets, showerheads and trip levers.

Interior Electrical System

Covered: Interior wiring, fuse or breaker panels, switches and receptacles.

Not Covered: Lighting and electrical fixtures, power vents, bathroom heaters and fans, telephones, low voltage wiring. Conditions of overload caused by inadequate wiring capacity, code violations, or any licensing permits.

Hot Water Heater

Covered: Standard, gas or electric units.

Not Covered: Oil, solar or tankless water heaters and their components.

- ◆ Hot water heaters in excess of 12 years of age are limited to \$200 maximum allowance per term of the Service Agreement.

2. Primary Appliances

- ◆ All covered appliances, including garage door opener & central vacuum in excess of 12 years of age are limited to \$200 maximum allowance per term of the Service Agreement.

Primary Refrigerator

Covered: All major parts and components for **one (1) unit only** including motors, compressors, fans, freezer sections, and doors.

Not Covered: Sub-Zero refrigerators, seals, gaskets, shelves, racks, icemakers/crushers, dispenser mechanisms, food spoilage, interior thermal shells, and door liner.

Stove or Oven or Range

Covered: All major parts and components for **one (1) kitchen unit only**, including self cleaning mechanisms and timers (when timer affects functioning of oven).

Not Covered: Commercial equipment, door glass, lights, rotisseries, racks, handles, knobs, sensi heat burners, and filters.

Built-in Microwave Oven

Covered: All major parts and components, includes touch pad panel for **one (1) kitchen unit only**.

Not Covered: Door glass, interior lining, clocks, lights, shelves, rotisseries, meat probe assemblies, and countertop or portable microwave ovens.

Dishwasher

Covered: All major parts and components for **one (1) kitchen unit only**.

Not Covered: Rollers, racks, baskets, portable units.

Food Waste Disposer

Covered: All major parts and components for **one (1) kitchen unit only**.

Not Covered: Stoppage caused by unsuitable foreign material.

Garage Door Opener

Covered: All major parts and components.

Not Covered: Failure caused by improper installation, transmitters, misplaced remote controllers, and damage to automobiles, exterior touch pads and springs.

Central Vacuum System

Covered: All major parts and components.

Not Covered: Conditions of inadequate capacity or clogged lines.

Optional Coverage

Clothes Washer and Dryer

Covered: (max. one washer and dryer) All major parts and components, including gas or electric dryers, electric washers, controls, and electrical connections.

Not Covered: Venting, detergent dispensers, mini-tubs, filter/lint screens, knobs and dials, and clothing damage.

- ◆ Washers & dryers in excess of 12 years of age are limited to \$200 maximum allowance per term of the Service Agreement.

Central Air Conditioning

Covered: (max. one unit) Electric forced-air central air conditioning or evaporative cooler systems.

Not Covered: Registers and grills, condenser casings, filters and water towers, "Package" heat-A/C units, and window air conditioners. Normal maintenance, cleaning, adjustments and capacity increases. Geo-thermal systems, and cooling systems with compressors larger than five tons.

- ◆ There is a maximum combined \$2,000 limit on repairs to central heating systems and/or air conditioning systems.
- ◆ Air conditioning units in excess of 12 years of age are limited to \$400 maximum allowance per term of the Service Agreement.

Swimming Pool and Spa Equipment

Covered: Components and parts of the circulation pump (i.e. pump controls and gauges), motors, filter tanks, heaters, gaskets, relays, impellers, back flush valves and ground plumbing lines running to and from the pool or spa.

Not Covered: Salt water chlorinators, liners, lights, code violations, pool sweep motors, concrete encased or underground electrical, plumbing or gas lines, cleaning equipment. All mechanism used in association with a waterfall, fountain, or any other attachment not associated with the primary function of the covered equipment. Structural defects, solar equipment, jets, fuel storage tanks, and built-in or detachable cleaning equipment including pop-up heads, turbo valves, and insects.

- ◆ Swimming Pool and Spa Equipment in excess of 12 years of age are limited to \$400 maximum allowance per term of the Service Agreement.

Well Pump

Covered: Parts and components of well pump utilized for interior water system, used in the main residence only.

Not Covered: Pressure and storage tanks, well casings, exterior electrical lines or piping, pulling pumps, re-drilling or deepening of wells.

Rates

Basic Service Agreement \$ 289
with a \$ 50 deductible

Optional Coverage

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

Condo Package \$ 249

Includes Basic Service Agreement and Appliances, as well as washer and dryer (excludes common equipment).

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

Underwritten by

Trisura Guarantee Insurance Company

70 York Street, Suite 100

Toronto, ON, M5J 1S9

Administered by

UNIRISC

9040 Leslie St., Suite 215

Richmond Hill, ON, L4B 3M4

1-800-267-1222

Or Visit Our Website

www.unirisc.ca