

# 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 First National, we're committed to making 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.

After the first year, your low membership fee (plus applicable taxes) will be conveniently added to your First National mortgage payments. We'll contact you in advance and you simply need to let us know if you want to continue to participate in the Program.

# Need help? Call 1.866.552.5575

## If you need to make a claim:

Encompass™ Home Service offers 24-hour service. No matter when the problem occurs, they've got you covered.

## If you have a question:

Please call during Monday-Friday business hours of 8:30 a.m. to 4:30 p.m. (Eastern Standard Time). You can leave a message after-hours if you wish and you will receive a reply on the following business day.

All services are administered by...



The Encompass™ Home System Warranty Program is managed and administered by Encompass™ Home Service Corp. Additional claims administration services are provided by Echelon Financial Holdings Inc. In the provinces of Alberta and Saskatchewan, the Encompass™ Home System Warranty Program is insured by Echelon Insurance.

This brochure is designed to outline the benefits for which you may be eligible; it is for promotional purposes only and is not a contract. Upon enrolment, you will be provided with a copy of your Encompass™ contract, which is a detailed description of your coverage. We encourage you to read it carefully as some terms, conditions, and limitations may limit or exclude coverage.

\* Limitations apply. Please review your contract and call Encompass™ if you have any questions

\* All names have been changed to protect privacy.  
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# Encompass™ Home System Warranty Program

## Worry-Free Home Ownership Compliments of First National

The first  
12 months are  
**FREE**  
with our  
compliments!



**FIRST NATIONAL**

FINANCIAL LP



## Look what's covered

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

**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 tub controls). Limitations may apply if the source of the problem is outside your home; e.g. a cracked sewer main.

### ***Encompass™ won't leave you in a mess***

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

Simply phone the 24-hour toll-free number, and Encompass™ will take it from there. They will arrange the help you need from their list of experienced professionals in your area.

Their buying power helps ensure that they 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.



*Dave & I just wanted to drop you a line to tell you about the positive Encompass™ Home Warranty experience that we had recently. In the middle of the night, something inside our boiler failed causing the system to overheat, which in turn caused some of our heating pipes to burst.*

*We reported the problem to Encompass™ the next morning and they dispatched a technician to our house to assess the problem. They arrived with small space heaters to use until the furnace could be accessed and repaired.*

*After a careful review of the cause of the failure, Encompass™ approved the repair and subsequently the technicians replaced the faulty components as well as the damaged heating pipes. They thoroughly tested the system and everything is now back up & running smoothly. They were very professional and had the system back up for us before the holidays - even working through a Sunday before Christmas to get it done.*

*Our total cost for the repair was the \$50 consultation fee - which is incredible as the actual repair cost was approximately \$8,500.*



## Frequently Asked Questions

### **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 our commitment letter.

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

**A.** No. First National clients are able to participate in the program on a pre-approved basis. No inspection is required, although Encompass™ does require 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. Encompass™ pays for the eligible repair services for you, once they know that the repair has been completed. You'll pay only the \$50 consultation fee.

### **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:

- rust or corrosion, or normal wear and tear;
- an external factor such as fire or water damage, vandalism or theft;
- failure to perform normal maintenance;
- an item altered from its original condition, or installed 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;
- items with known latent defects.

You'll receive a contract document which is 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.