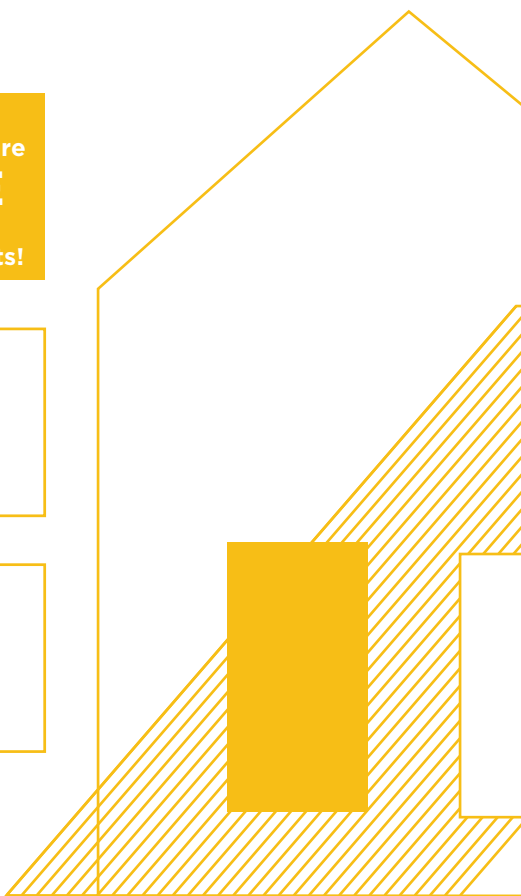


Home System Warranty Program

Worry-Free Home
Ownership

Compliments of First National

The first
12 months are
FREE
with our
compliments!



FIRST NATIONAL

FINANCIAL LP



Your first year of coverage is on First National!

A new mortgage can mean exciting times and, no doubt, some moments of uncertainty in your life. Offering you one full year of protection through this program is just one of the many ways we look to make things as easy as possible for you.

What's covered:

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.

How it works

The Home System Warranty Program covers:

- Up to \$10,000 per year in eligible home repairs
- Parts and labour, including after-hours charges
- You pay only a \$50 initial consultation fee per incident

You'll receive all these at no cost in the first year of mortgage. After the first year, your low membership fee will be added to your First National mortgage payments.

Get things back the way they were. Quickly!

If a break through a wall, ceiling or floor is necessary to repair your central heating/air conditioning or electrical system, Echelon will put things back the way they found them, exclusive of décor. 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.

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 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. The program 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.

**24-hour
toll-free service**

**Quick
service delivery**

**Qualified
service providers**

Claims: 24-hour service

Questions

Monday-Friday: 8:30 a.m. to 4:30 p.m. (EST).

We will reply to after-hours messages the next business day.

Toll free: 1-888-221-5153

warranty@echeloninsurance.ca

The Echelon Home System Warranty Program is managed and administered by Echelon Financial Holdings Inc. In the provinces of Alberta and Saskatchewan, the program is insured by Echelon Insurance.

This brochure is for promotional purposes only and is not a contract. Upon enrolment, you will be provided with a copy of your warranty contract, outlining terms, conditions, and limitations that may limit or exclude coverage. Please review your contract and call 1-888-221-5153 if you have any questions.

