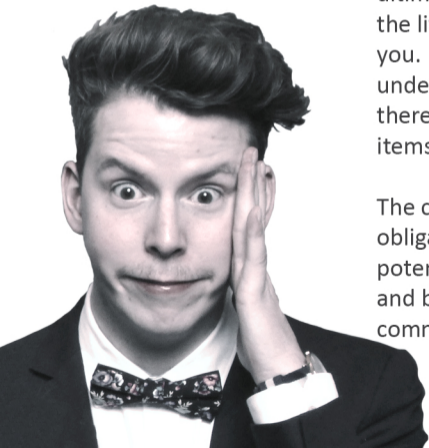




UNDERSTANDING THE
CLAIMS PROCESS

THE CLAIMS PROCESS



We are sorry to see that you've had to open a claim on your home. Unfortunately this does happen, and ultimately why we are here. As your warranty administrator, we are here to provide assistance throughout the life of your claim and although we do not make the warrantable determination, we are here to support you. We are here to ensure you get your warrantable claim items repaired in a timely manner and that you understand your policy and how this all works. Now that being said, some things simply aren't covered and there are some limitations to your warranty policy, but we will commit to making sure all the warrantable items are repaired.

The claims process is simply that - a process. There are some obligations of your home builder and some obligations of us, the warranty administrator that we have to follow. There are checks and balances and potential investigations to make sure your warrantable items are repaired. We will do the heavy lifting and be in communication with you all the way from the beginning to the end of your claim and will clearly communicate the specifics of your claim and any roadblocks or potential delays as we go.

THE CLAIMS TIMELINE

Claim Submission /
Notification



Evaluation /
Determination



Rectification /
Closure



Claim Submission & Notification

Well, you've already submitted the claim, so you get that part, and the notification, well that's the letter that came with this booklet you're reading. (your builder got that same letter too.)

Evaluation & Determination

This is where the builder or potentially a 3rd party or one of our assessors will review your claim items and report back their findings. (This is one of those "obligations" we mentioned on the previous page.) After we've received all the details on the items (from things like photos or inspections) the insurer will make a warrantable determination and we will inform you what you will have covered by your warranty policy.

Rectification & Closure

This is the best step as this is where things get fixed. Simple as that! Then once all the warrantable items are repaired, your claim is closed and you will receive another letter similar to the one that came with this booklet outlining the repair completion.

WARRANTY COVERAGE

Warranty coverage can be confusing. There are limitations, conditions, expiry dates, and things that simply are not covered; as well, there are a variety of different warranty policies. We would be happy to review your specific policy and coverage benefits in greater detail at any time, just give us a call.

We know this stuff inside and out and will make sure that you are informed of all of this as we go. As well, we do still recommend that you take the time to read your specific warranty policy in full. This should have been provided to you at the time you moved into your home. If you can't find it, or just want a new one, let us know and we will provide you one.



IT'S WHO WE ARE

We know that purchasing a home is easily one of the biggest investments you'll ever make and it doesn't matter if you paid \$200,000 or \$2,000,000 for your home, we provide the same service, attention, honesty, and results. To us, you are not a file, you are a homeowner and our claims team is here for you.

Our mandate is to provide the highest possible level of customer service to each and every homeowner. Our job is to understand you, your home, your builder, and each and every concern you have. We'll minimize the use of industry terms or wordy jargon, and give you the straight facts, always. We work as a trusted advisor as well as a liaison between you, your builder, and the warranty provider and are here and committed to making sure you and your home are treated with the care and attention you expect.

Fundamentally we understand that families live in homes, not houses. We know when problems arise this can be a very emotional process, so we will do our part to make sure you are fully informed throughout the process and can feel confident that we have your back and will make sure whatever we can do, we will do.

FREQUENTLY ASKED QUESTIONS

Q. Will everything I submit be covered by warranty?

A. Not necessarily. Home warranty is meant to cover defects which typically means things that fail or go wrong once you are in your home.

Q. Are some items excluded by warranty?

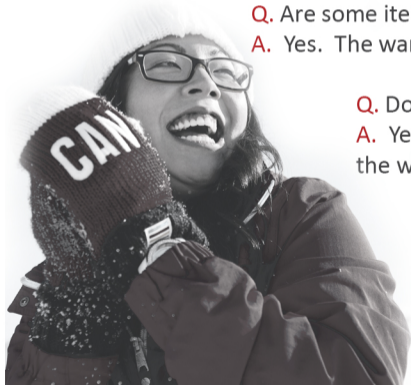
A. Yes. The warranty policy does contain exclusions. A common example of something typically excluded is landscaping.

Q. Do I need to let my builder make the warranty repairs?

A. Yes. As long as the builder is responding in a timely manner, they are allowed to make the repairs and the warranty provider is contractually obligated to allow them to do so.

Q. How long does the entire process take?

A. Each claim is unique and is treated as such and many factors can affect the length of the claim. Some common reasons are; availability of people and materials, weather or seasonal delays, complexity of repairs or if further information is required for a determination of coverage to be made.



FREQUENTLY ASKED QUESTIONS

Q. What if I disagree with the determination?

A. Every determination is based on the information gathered. So the more helpful information you can provide (such as pictures) go a long way in helping the insurer make a determination. As well, even after a determination is made, if “new” evidence presents itself, a determination may be amended. Your policy may also contain a formal dispute resolution process.

Q. How does the warranty provider decide what’s “covered”?

A. A multitude of resources such as, the Building Code or Legislated Performance Standards (if applicable) are utilized to decide what is covered or what is not covered. Industry experts, professionals, and your builder may also be used during the evaluation of a claim.

Q. What happens if my builder doesn’t fix my warrantable claim items?

A. Not to worry! If your builder does not respond or fails to complete repairs to all warrantable items in a timely manner, we work with your warranty provider and our trusted 3rd party contractors to complete any outstanding warrantable repairs.





For additional resources, please head to our website and click the home owner tab.

www.progressivewarranty.com

www.pacificwarranty.com