



Anything else is less

A warranty insurance policy will be issued for your individual unit as well as for the common property of the strata corporation.

The warranty offered complies with the requirements of the Homeowner Protection Act and is subject to exclusions. Certain terms and conditions are the responsibility of the developer, which are to be complied with prior to the transfer of title of a Strata Lot to a purchaser. The home warranty described in this section will not apply to the area comprising the Commercial Parking Area (if applicable) and the retail strata lots (if applicable), but will apply to the common property or common areas within the strata plan.

The information below is a summary only. For complete warranty coverage information, please refer to your Willis Canada Inc. Home Warranty Certificate.

Individual Unit Coverage Summary

1. **Materials and Labour Warranty**

The coverage for the two (2) year material and labour warranty is as follows:

- a) in the first twelve (12) months from the **commencement date**:
 - i) coverage for any **defect** in materials and labour; and
 - ii) subject to definition, coverage for a violation of **building code**.
- b) In the first twenty-four (24) months from the **commencement date**:
 - i) coverage for any **defect** in materials and labour supplied for the electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems;
 - ii) coverage for any **defect** in materials and labour supplied for the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the **dwelling unit**;
 - iii) coverage for any **defect** in materials and labour which renders the new home unfit to live in;
 - iv) subject to definition, coverage for violation of the **building code**.
- c) Non-compliance with the **building code** is considered a **defect** covered by this policy if the non-compliance:
 - i) constitutes an unreasonable health or safety risk; or
 - ii) has resulted in, or is likely to result in, material damage to the **dwelling unit**.

2. **Building Envelope Warranty**

The coverage for the ten (10) year building envelope warranty is as follows:

- a) In the first ten (10) years, from the **commencement date**, any **defect** that permits unintended water penetration such that:
 - i) it causes material damage to the **dwelling unit**; or
 - ii) it is likely to cause material damage to the **dwelling unit**.

3. **Major Structural Warranty**

The coverage for the ten (10) year structural defects warranty is as follows:

- a) Any **defect** in materials and labour that results in the failure of a **load bearing** part of the **dwelling unit**; and
- b) Any **defect** that causes structural damage that materially and adversely affects the use of the **dwelling unit** for residential occupancy.

4. **Living Out Accommodation Expenses**

The living-out accommodation expenses actually incurred by the **homeowner** at a hotel, motel or other rental accommodation due to repair work that renders the **dwelling unit** uninhabitable.



5. Repair/Replacement of Defects

Any repairs or replacement of **defects** pursuant to this policy shall be covered against **defect** in material and labour until the later of one (1) year from the date of completion of the repair or replacement or to the **expiry date** of the applicable policy coverage.

Common Property Coverage Summary

1. Materials and Labour Warranty

The coverage for the two (2) year material and labour warranty is as follows:

- b) in the first fifteen (15) months from the **commencement date**:
 - iii) coverage for any **defect** in materials and labour; and
 - iv) subject to definition, coverage for a violation of **building code**.
- c) In the first twenty-four (24) months from the **commencement date**:
 - v) coverage for any **defect** in materials and labour supplied for the electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems;
 - vi) coverage for any **defect** in materials and labour supplied for the exterior cladding, caulking, windows and doors that may lead to detachment or material damage to the **common property**;
 - vii) coverage for any **defect** in materials and labour which renders the new home unfit to live in;
 - viii) subject to definition, coverage for violation of the **building code**.
- d) Non-compliance with the **building code** is considered a **defect** covered by this policy if the non-compliance:
 - iii) constitutes an unreasonable health or safety risk; or
 - iv) has resulted in, or is likely to result in, material damage to the **common property**.

3. Building Envelope Warranty

The coverage for the ten (10) year building envelope warranty is as follows:

- b) In the first ten (10) years, from the **commencement date**, any **defect** that permits unintended **water penetration** such that:
 - iii) it causes material damage to the **common property**; or
 - iv) it is likely to cause material damage to the **common property**.

4. Major Structural Warranty

The coverage for the ten (10) year structural defects warranty is as follows:

- c) Any **defect** in materials and labour that results in the failure of a **load bearing** part of the **common property**; and
- d) Any **defect** that causes structural damage that materially and adversely affects the use of the **common property** for occupancy.

5. Repair/Replacement of Defects

Any repairs or replacement of **defects** pursuant to this policy shall be covered against **defect** in material and labour until the later of one (1) year from the date of completion of the repair or replacement or to the **expiry date** of the applicable policy coverage.