

Put a
UNIRISC™
 Home Warranty to
 work for you...

Because expensive Home Systems or appliance repairs can be a major concern to buyers, the UNIRISC Home Warranty provides low cost peace of mind during the home buying and selling process.

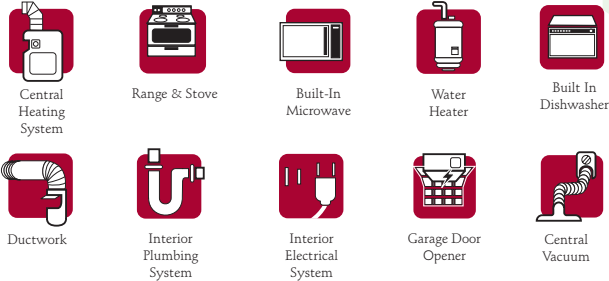
UNIRISC protects you from the high cost of repair due to unexpected breakdown of covered home systems and appliances arising from normal wear and tear.

**Coverage For Buyer Is 1 Full Year
 From Date Of Closing...**

Most home buyers use all of their available cash and credit to purchase a home. What if a major appliance, water heater or furnace malfunctions or stops operating altogether? Who would you call? How will you afford the costs of repair?

The UNIRISC Home Warranty eliminates those worries and lets you enjoy your new home with the comfort of knowing that you and your major home systems and appliances are protected.

Basic Service Agreement



Optional Coverage



Rates

Basic Service Agreement \$ 249

with \$50 deductible

Optional Equipment

*Fridge.....\$ 25
 Washer & Dryer.....\$ 75
 Air Conditioning.....\$ 50
 Well Pump\$ 75
 Pool / Spa Equipment.....\$150*

Condo Package..... \$229

includes Basic Service Agreement and Appliances, but excludes common equipment.

Prices Subject to GST / HST and PST.

Real estate brokers may receive a portion of contract fees for administration and processing where permitted by law.

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

Call: 1-800-267-1222

This is not meant to solicit agency contracts.

Underwritten by
St. Paul Guarantee Insurance Company
 77 King Street West, 34th Floor, Royal Trust Tower,
 P.O. Box 284, Toronto, Ontario M5K 1K2



Administered By
UNIRISC
 9040 Leslie Street, Suite 215
 Richmond Hill, Ontario L4B 3M4
 1-800-267-1222

Or Visit Our Web-site
www.unirisc.ca

**Protect Your Home
 With A**

UNIRISC™
 Home Warranty



UNIRISC™

Basic Coverage

Central Heating System

Includes gas, oil or electric units. Space or area type heating units are covered only where there is no central heating system. Excludes pipes or vents below or encased in concrete. Excludes fuel storage tanks, electric air cleaners, humidifiers and solar heating systems and their components. Excludes heat exchanger, and combination heating systems. Heating systems in excess of 12 years of age are limited to \$400 maximum allowance per contract term.

Ductwork

Includes forced-air duct systems, metal venting for furnace, air conditioning and water heaters. Excludes ducts below or encased in concrete, or any dealings with asbestos or toxic materials.

Interior Plumbing System

Includes interior water and waste pipes, sewer stoppages which can be cleared with not more than 100 feet of sewer machine cable from inside the home and permanently installed sump pumps. Excludes pipes outside the home, septic tanks and systems, ejector pumps, circulator pumps, fixtures, faucets and assemblies, wax ring seals, water tanks, sewer and water laterals, connections and lawn sprinkling systems. Items related to indoor spas or whirlpools are not covered. Outdoor spas and swimming pools are excluded unless specifically covered under the Optional Coverage. Plumbing lines, pipes or equipment below or encased in concrete are excluded.

Water Heater

Includes standard, gas or electrical units. Excludes solar water heaters and their components, rented or leased units. Full coverage on units up to 12 years of age. Over 12 years there is a \$200 maximum allowance per contract term.

Interior Electrical System

Includes interior wiring, fuse or breaker panels, switches and receptacles. Excludes lighting and electrical fixtures, power vents, bathroom heaters, and fans, telephone, low voltage wiring, and problems caused by overload situations or code violations.

Appliances

Includes range, oven, hood, garbage disposal and garage door opener, built-in dishwasher, built-in microwave oven, built-in trash compactor and central vacuum. Excludes refrigerators, washer and dryers, (unless these options are purchased separately), plastic mini tubs, agent dispensers, knobs and dials, filters, venting lint screens and damage to clothing, water softeners, fire, smoke and burglar alarms, intercoms, telephone equipment, ceiling and attic fans, attic ventilators and non-standard items. Full coverage on units up to 12 years of age. Over 12 years there is a \$200 maximum allowance per contract term.

Optional Coverage

Air Conditioning System

Includes electric forced-air, central air conditioning or evaporative cooler systems and wall units, but excluding registers and grills, condenser casings, filters and water towers. Excludes air conditioning units rated over 5 tons (60,000 BTU's) capacity, package heating and air conditioning units, window units. Air conditioning systems in excess of 12 years of age are limited to \$400 maximum allowance per contract term.

Well Pump

Includes all parts and components of well pump utilized for interior water used in the main residence only. Excludes pressure and storage tanks, well casings, exterior electrical lines or piping, pulling pump, redrilling or deepening of wells.

Primary Refrigerator

Includes motors and compressors, fans, freezer sections, doors. Excludes seals, Gaskets, Shelves, Ice Makers/Crushers, Dispenser Mechanisms, Food Spoilage, Rust or Corrosion Caused Deficiencies. Full coverage on units up to 12 years of age. Refrigerators in excess of 12 years of age are limited to \$200 maximum allowance per contract term. Excludes Sub-Zero.

Washer & Dryer

Includes Gas or Electric Dryers, Electric Washers, Controls, Doors, Electrical Connections. Excludes Venting, Detergent Dispensers, Mini-Tubs, Filter/Lint Screens, Knobs and Dials, Clothing Damage, Rust or Corrosion Caused Deficiencies. Full coverage on units up to 12 years of age. Washers & dryers in excess of 12 years of age are limited to \$200 maximum allowance per contract term.

Optional Coverage (cont'd)

Swimming Pool Equipment or Spa Equipment

Includes components and parts of the circulation pump, circulator pump controls and gauges motor, filter tanks, heaters, gaskets, relays, impellers, back-flush valves and plumbing lines running to and from pools or spas. Excludes plumbing encased in concrete or under ground plumbing and electrical lines, liners, light code violations, structural defects, solar heaters, cleaning equipment, pool sweeps, portable units and their respective components, and any auxiliary motors or pumps.

General Terms and Conditions

Service Agreement Limits

The maximum payment for the total of all covered repairs or replacement made during the agreement period is limited to \$10,000 subject to the following sublimits:

- **\$2,000** for covered heating and air conditioning repairs
 - **\$1,000** for boiler, steam, radiant or hot water heating system repairs
 - where dollar limits are offered for older appliances, that limit represents the maximum that will be paid per contract term
- Limits include all applicable taxes.**

Deductible - \$50

You are responsible for the deductible charge (including service charges) for each breakdown on each covered eligible home system or appliance.

NOTE: Only items in proper working order at the time of application will be covered and in all cases, pre-existing conditions are not covered. Any deficiency found as a result of a buyers home inspection or utility company hook-up, prior to closing will be considered a pre-existing condition and will not be covered under this agreement.

If You Need Service...

If breakdowns develop with covered equipment due to normal wear and tear, one toll-free call is all it takes to get prompt, courteous action. The Service Department accepts emergency calls 24 hours a day, 7 days a week. **Any calls for service must be telephoned to UNIRISC prior to any work being performed.**

**FOR COMPLETE COVERAGE
DETAILS, CALL 1-800-267-1222**



This brochure is not a contract. It provides a general summary of the home systems service program. Coverage is limited to the terms and conditions of the contract that is issued.