



Single-Family Warranty Insurance Coverage in Alberta

The Alberta New Home Warranty Program Group is Alberta's leading provider of new home warranty, helping homeowners feel safe, happy and secure when it comes to building, buying and owning a new home.

We're partnered with the very best homebuilding companies across the province, and are here to help you keep your home running smoothly. Your builder has partnered with us to provide third-party new home warranty insurance coverage through our insurance underwriter, The New Home Warranty Insurance (Canada) Corporation.

Excel Homes

The Excel difference: we're striving to make homeownership simple, enjoyable and more fun for 35 years. Our mission is simple: to create a homebuying experience that delivers the most joy and value to our homeowners. Since we first began 35 years ago, we've built over 14,000 homes and received over 75 awards for design and industry excellence. That experience has helped develop a refined homebuying experience that values your time, simplifies the big decisions and minimizes any stress that can come with building a new home. At Excel, the experience of building your home will be exciting, easy and memorable throughout the entire process. **Simplifying your journey home.**

What is new home warranty insurance?

New home warranty is an insurance protection product that protects your home from material, labour and structural defects that might arise after the commencement of warranty. The warranty stays with the home, whether you are the original owner or subsequent buyer.

Is home warranty insurance mandatory?

Yes — Alberta's *New Home Buyer Protection Act* stipulates that all new homes must include warranty insurance coverage of one year for materials and labour, two years for delivery and distribution systems, five years for building envelope and 10 years for major structural defects.



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Warranty Coverage Benefits for Homeowners

- ✓ Confidence knowing your homebuilder is one of Alberta's best.
- ✓ Comfort knowing your new home purchase is protected by a professional, reputable and enduring new home warranty provider.
- ✓ Free online resources to help you care and maintain your home, manage surface water, and more!
- ✓ Secure Homeowner Portal to access your policies, information and resources, and to file a claim.
- ✓ A live person available to assist you by phone or email to answer your questions.
- ✓ Alternative resolution options such as mediation, a practical hands-on approach to resolving issues.
- ✓ Assurance that your homebuilder has undergone mandatory, industry-specific education through the Professional Home Builder's Institute to ensure competency, performance, training and service.

Warranty Insurance Coverage Details

Coverage Prior to Possession

OPTIONAL *Pre-Possession Insurance:* Pre-Possession Insurance is a combination of Deposit Insurance and Home Completion Insurance. This means in the event of default by a homebuilder, the purchaser's investment is covered from payment of initial deposit under the purchase agreement and expires upon start of construction to a maximum of \$100,000*.

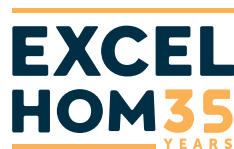
Home Completion coverage commences upon the start of construction and expires upon commencement of warranty to a maximum of \$100,000.

**Confirm amount with your homebuilder.*

Coverage

- 1 YEAR** *Materials and Labour:* Coverage for defects in materials and labour which include items such as flooring, paint and trim.
- 2 YEAR** *Delivery and Distribution Systems:* Coverage for defects in materials and labour related to delivery and distribution systems including heating, electrical and plumbing systems.
- 5 YEAR** *Building Envelope:* Coverage for defects in the building envelope, which is defined as the system of components that separate the controlled interior air from the exterior. For example, roof and exterior walls.
- EXCEL HOMES OFFERS +2 YEARS** *Additional Building Envelope:* Coverage for defects in the building envelope for an additional two years. *Only the homebuilder may opt for this coverage, at the time of application.*
- 10 YEAR** *Structural:* Coverage for structural defects such as frame and foundation.

For additional details regarding warranty coverage and/or coverage limits, please refer to the home's Home Warranty Insurance Policy, or contact our team.



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Everything you need, at your fingertips

Accessing Your Homeowner Portal

To log into the Homeowner Portal, visit anhwp.com and select **Homeowner Login**. Haven't set up your account yet? Use your personal invitation code (found in your initial email from us, or your welcome letter) to get started. Once you have logged into the portal, you can:

ACCESS YOUR POLICY

All policies for your new home are available through the Homeowner Portal. Access them electronically any time, download them to your computer, or print them for your records.

Be sure to check and make note of your Warranty Expiry Dates, found under your home's profile, or on the last page of your policy.

FILE A CLAIM

If the unexpected happens and you require warranty support, you can count on our assistance to get your home back on track. Use the portal to file a claim, explore resolution options such as mediation, or review your policy's terms and conditions.

Questions?

We're here to help:
visit anhwp.com or
contact our team at
contactcentre@anhwp.com

Benefits for *Homeowners*

- ✓ Confidence knowing your homebuilder is one of Alberta's best.
- ✓ Comfort knowing your new home purchase is protected by a professional, reputable and enduring new home warranty provider.
- ✓ Free online resources such as *The Guide to the Care and Maintenance of Your New Home*, surface water management tips and more.
- ✓ A live person available to assist you by phone or email to answer your questions.
- ✓ Knowledge that your homebuilder has undergone mandatory, industry-specific education to ensure competency, performance, training and service.



Your Home's Warranty Coverage



Materials and Labour: Coverage for defects in materials and labour, including baseboards, flooring and trim.



Delivery and Distribution Systems: Coverage for defects in materials and labour related to delivery and distribution systems including heating, electrical and plumbing.



Building Envelope: Coverage for defects in the system of components that separate the conditioned space from unconditioned space, such as the roof and exterior walls.

Optional – Additional Building Envelope: Coverage for defects in the building envelope for an additional two years. Only the homebuilder may opt for this coverage at the time of home enrollment.



Structural: Coverage for structural defects such as frame and foundation, that result in the failure of a load-bearing part of the home.

For additional details regarding warranty insurance coverage and/or coverage limits, please refer to the home's Home Warranty Insurance Policy.

Stay Connected

Follow us on social media or sign up online for our emails to stay up to date on maintenance tips, warranty info & more

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