



Home and Family



Home Assurance Program

Protection, where and when
you need it most



Europ Assistance Canada Home Assurance Program

Protection, where and when you need it most

Why a Home Protection Plan?

A home protection plan is the easiest way to achieve peace of mind before a non-insured emergency happens in the place that matters most – your home.

The unexpected costs of an emergency home repair can be draining on a family’s budget, and knowing who you can trust to get the job done is often intimidating. Europ Assistance (EA) Canada does this work for you. We research reputable service providers who you can trust and, with bundled packages starting at \$19.99 per month, EA Canada Home Assurance Program protects you against the inconvenience and often significant costs associated with emergency repairs of HVAC, water heaters, plumbing and drains, electrical, kitchen, and laundry appliances.

EA Canada Home Assurance Program is one of the most comprehensive and flexible home protection programs available in Canada. Features of the program include:

- 24/7, 365-days-a-year emergency assistance
- 100% coverage for all parts and labour repair costs*
- Single and bundled plan options available
- Optional 25-point annual furnace maintenance and safety inspection
- Unlimited calling
- Ability to upgrade your plan at any time
- Plan portability or transferability options
- Reputable and guaranteed service quality from EA Canada’s credentialed contractor network
- No annual contract or unexpected hidden fees
- Worry-free continuous protection
- Comprehensive electrical coverage
- Water heater (owned) plans available

*Certain terms and limitations/restrictions apply

What You Can Save with EA Canada’s Home Assurance Program?

Over time, all home systems will break down or require servicing. As you can see from the chart below, the costs associated with servicing a furnace or air conditioner can be significant. The EA Canada Home Assurance Program will help you avoid the burden of paying such costs, and ensure trustworthy, quality service every time.

Type of Service/Repair	Your Cost with No Protection Plan*	Your Cost with EA Canada Home Protection Plan
Service diagnostic only • No parts required • Diagnostic fee is usually in addition to the costs below • Identify issue then provide customer with price to repair	\$99-\$169 + One of the costs listed below	\$0
Repair appliance - No parts required Example: • Clean and/or adjust to clear safety switch issue • Pilot assembly, wiring junctions • Condensate lines drainage	\$229	\$0
Repair appliance - Minor part required Example: • Replace safety switch, pilot assembly, igniter	\$369	\$0
Repair appliance - Average priced part required Example: • Blower fan, exhaust blower, gas valve, and burners • Refrigerant recovery and recharge	\$579	\$0
Repair appliance - Major part required Example: • Circuit board, fan motor • Identify refrigerant leak and repair	\$799	\$0

*The costs stated are the estimated repair costs for parts, labour and diagnostic fees for furnaces and air conditioners.

Home Assurance Program Details at a Glance

There's a plan that's right for you

Plan Options	Complete Home Protection Plan	Complete Home ⁺ Protection Plan	Home Comfort Protection Plan	Home Systems Protection Plan
Parts & Labour Repair Costs*	100%	100%	100%	100%
Home Systems and Appliances Covered*	<p>HVAC</p> <ul style="list-style-type: none"> Furnace, or Boiler, or Air Handler, or Space Heater; and Central Air Conditioner; and Water Heaters (Owned) <p>Plumbing & Drains</p> <ul style="list-style-type: none"> Faucet Leaks Shut Offs Interior Pipes & Drains Toilet Tank Leaks &/or Breaks <p>Electrical</p> <ul style="list-style-type: none"> Switches Outlets Wiring <p>Optional Service Available: Annual Furnace Maintenance</p>	<p>HVAC</p> <ul style="list-style-type: none"> Furnace, or Boiler, or Air Handler, or Space Heater; and Central Air Conditioner; and Water Heaters (Owned) <p>Plumbing & Drains</p> <ul style="list-style-type: none"> Faucet Leaks Shut Offs Interior Pipes & Drains Toilet Tank Leaks &/or Breaks <p>Electrical</p> <ul style="list-style-type: none"> Switches Outlets Wiring <p>Appliances**</p> <ul style="list-style-type: none"> Refrigerator, and Oven/Stove, or Top Range, and Dishwasher, and Washer, and Dryer <p>Optional Service Available: Annual Furnace Maintenance</p>	<p>Cooling</p> <ul style="list-style-type: none"> Central Air Conditioner <p>And/or one of:</p> <p>Heating</p> <ul style="list-style-type: none"> Furnace, or Boiler, or Air Handler, or Space Heater <p>Optional Service Available: Annual Furnace Maintenance</p>	<p>Annual Furnace Maintenance</p> <p>Water Heaters (Owned)</p> <p>Plumbing & Drains</p> <ul style="list-style-type: none"> Faucet Leaks Shut Offs Interior Pipes & Drains Toilet Tank Leaks &/or Breaks <p>Electrical</p> <ul style="list-style-type: none"> Switches Outlets Wiring <p>Appliances**</p> <ul style="list-style-type: none"> Refrigerator, and Oven/Stove, or Top Range Dishwasher, and Washer, and Dryer
Cost Per Month (plus applicable taxes)	<p>No Annual Furnace Maintenance \$32.99</p> <p>With Annual Furnace Maintenance \$42.99</p>	<p>No Annual Furnace Maintenance \$42.99</p> <p>With Annual Furnace Maintenance \$52.99</p>	<p>Cooling \$15.99</p> <p>No Annual Furnace Maintenance</p> <p>Heating \$16.99</p> <p>Heating & Cooling \$19.99</p> <p>With Annual Furnace Maintenance</p> <p>Heating \$26.99</p> <p>Heating & Cooling \$29.99</p>	<p>Annual Furnace Maintenance \$11.99</p> <p>Water Heaters \$9.99</p> <p>Plumbing & Drains \$9.99</p> <p>Electrical \$9.99</p> <p>Appliances \$14.99</p>
Payment Frequency	1. Annual OR 2. Monthly – 15th of the month			
Payment Options	1. Personal Cheque (Annual Payments Only) 2. Credit Card - VISA, MasterCard and AMEX (Annual or Monthly Payments)		3. Pre-Authorized Monthly Payments (PAP) (Drawn on Canadian bank account only)	
Effective Date	15 days after your application has been received			
Coverage Term	Month to Month			
Transferability	If you sell your place of residence, you have 2 options: 1. Leave the Plan with the residence being sold OR 2. Transfer the Plan to your new residence (15-day waiting period for service applies)			
Warranty	90 days after repair/service date			
Pre-Inspection	Not Required. However, this is at the discretion of EA Canada			

*See Terms & Conditions for Restrictions

** Protects 5 and Covers 1. Plan provides protection for 5 appliances specified; however, service coverage eligibility applies to only 1 appliance per year. 1st appliance requiring service repair becomes single appliance default covered under Plan Terms and Conditions.

Home Assurance Program

FAQ

How do I get in touch with EA Canada?

You can call us 24/7, 365-days-a-year at 905.762.5192 or toll free at 1.877.577.2591. Additionally, you can reach us by fax at 905.762.5191 or email info@europ-assistance.ca.

When should I contact EA Canada?

You should contact us if you want to upgrade your plan coverage to ensure maximum protection; or if you are experiencing problems with any of your home equipment, appliances and/or systems covered by the applicable plan.

When does my coverage begin?

Your plan coverage becomes effective 15 days after you have enrolled in the Plan ("Effective Date") and we have received your completed application.

Do I require a home inspection prior to being covered under the program?

No. You are not required to obtain a pre-inspection in order to qualify for protection. However, we do require that all home equipment, appliances and systems are in working order at the time of the Plan's effective date.

Am I required to sign an annual contract in order to enroll in the program?

No. We do not require you to sign an annual contract in order to enroll in the program. The term of the EA Canada Home Assurance program is a rolling month-to-month term.

Do I have to pay a service charge when I require service or repairs at my residence?

No. We do not require you to pay a service charge prior to receiving eligible repairs or service at your residence as defined by the Terms and Conditions.

Am I required to pay for the repairs up front?

No. You are not required to pay for any eligible repairs or service that you receive at your residence. We will ensure that the service technician or contractor that provided service to you is paid.

Does this plan cover annual maintenance?

Depending on the plan that you select, EA Canada does offer plans that include an optional annual furnace maintenance and safety inspection. Please refer to the Program Product Grid for a listing of plans that offer the optional annual furnace maintenance and safety inspection option.

Note: Customers that choose to purchase a plan that includes an annual furnace maintenance and safety inspection, are entitled to one (1) furnace maintenance and safety inspection every twelve (12) months. Customers should contact Europ Assistance Canada for more information.

How do I schedule my annual furnace maintenance if I purchased this option?

If you have purchased a plan that includes an annual furnace maintenance, you have two options to book your furnace maintenance.

First, you can contact EA Canada directly to schedule your annual furnace maintenance for a time that meets your needs and fits into your schedule. You can pre-book your annual furnace maintenance several months in advance so that you are prepared for

the winter heating season.

Second, when you purchase a plan that includes an annual furnace maintenance, EA Canada will provide your information to the contractor in your area to schedule a furnace maintenance appointment. If you do not hear from the contractor directly within 30-days of opening your plan, please contact EA Canada directly and we will schedule this appointment for you

What if the service or repair is not covered under my Plan?

If the service or repair that you require to be completed is not covered by your plan, the service contractor will advise you of that before completing any work. You are required to authorize and pay for the service or repairs directly. As a value-added service and extended benefit, you will have access to our customer service team for ongoing support, as well as access to our service technicians and contractors for any incremental work you may require.

How do I know that the service technicians or contractors are reputable and qualified?

EA Canada understands the importance of ensuring that our clients have access to the most reputable and qualified service technicians and contractors. We have a very stringent application process and in order for a service technician or contractor to qualify for the EA Canada credentialed contractor network, we require they meet all of our application requirements. We are continually monitoring and evaluating members within our network to ensure each one is consistently meeting and adhering to our stringent service standards and contract terms.

How do I change my plan premium payment information?

In order to change the method of payment you are currently using to pay your annual or monthly plan premiums, including credit card or personal bank account information, you need to complete the Premium Payment Information Change Form and send it back to EA Canada by either mail or fax no later than 15 business days before your next payment is scheduled.

How do I cancel my plan?

In order to cancel your plan, you need to provide us with written notice or complete the Plan Cancellation Form and send it back to EA Canada by either mail or fax. As per the EA Canada Home Assurance Program Terms & Conditions, cancellation of your plan will be effective immediately after your cancellation notice has been received by EA Canada and you will not be eligible to receive repairs/service after such date.

Where can I obtain additional program information or administrative forms?

If you require additional program information or administrative forms (example: Residential Address Change Form or Premium Payment Information Change Form), you can either contact us via telephone or download PDF versions of the information from our website at www.europ-assistance.ca.

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Automotive, Travel, Home and Family, Health.



For more information about EA Canada's Home Assurance Program,
please visit www.europ-assistance.ca
or call 905 762 5192 or Toll Free 1 877 577 2591



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