



Home Assurance Program

Frequently Asked Questions

EA Canada Contact Information	
Phone	1.905.762.5192 or 1.877.577.2591
Fax	905.762.5191
Email Address for Applications and Forms <small>**See below for which forms can be mailed vs. emailed to EA Canada.</small>	applications@europ-assistance.ca
Email Address for General Inquires	info@europ-assistance.ca
Web Site	www.europ-assistance.ca
Mailing Address for Applications and Forms <small>**See below for which forms can be mailed vs. emailed to EA Canada.</small>	Europ Assistance Canada 150 Commerce Valley Drive West, 9th Floor Thornhill, ON Canada L3T 7Z3 Attn: EA Canada Protection Plan - Applications & Forms

Application or Form Name	Mail	Email	Online
Client Program Application	√	√	√
Plan Ownership Transfer Form	√	X	X
Payment Information Change Form	√ Note: the form must be mailed in if: • You are pre-paying your premiums for a year, or • You are making a change to the current banking institution that is being debited	√ If making a change to credit card information only	X
Residential Address Change Form	√	√	X
Coverage Option Change Form	√	√	X
Plan Cancellation Form	√	√	X
Annual Renewal Form	√	X	X

General Overview

How do I enroll in the plan?

You have two ways that you can enroll in the EA Canada Home Assurance Program:

1. Online Application Form

If you would like to enroll in the program online, you can complete the Online Client Program Application form, which can be found on our website at www.europassistance-canada.ca/home_family.html. Once you have completed the online application, your information will be submitted directly to EA Canada in real time.

Note: If you choose to enroll in the program online, you are not required to print and submit a signed application form to EA Canada.

2. Email or Mail Completed Client Program Application

Simply complete the Client Program Application form, which can be found on our website at www.europassistance-canada.ca/home_family.html and either:

- Email the completed application to EA Canada, or
- Mail the completed application to EA Canada

Note: If you choose to pay your annual premium in the form of a personal cheque, please ensure the cheque is attached to the front of your application form. If you have chosen to pay by direct debit, please ensure a void cheque is attached to the front of your application.

Once EA Canada has received and processed your completed and signed application, we will confirm your plan information details with you via email or mail.

When does my coverage begin?

If you have submitted your Client Program Application Form directly to EA Canada, then the plan effective date will be 15 days from the date the application has been received by EA Canada.

For example, if the application was received by EA Canada on April 4; your coverage would begin on April 19th. This assumes that the application has been filled out correctly and can be processed as is.

If you have enrolled with one of our Sales Distributors then your effective date will be the date you have signed the application.

How do I know and when will I be notified when my coverage begins?

EA Canada will confirm your plan coverage, premium amount and the effective date of coverage by either email or mail within 15 days of the application being received and accepted by EA Canada.

The method of communication to receive correspondence and/or documentation from EA Canada is dependent on the selection you made on the application form

If you do not receive your plan confirmation email or letter from EA Canada, please contact us at 1.905.762.5192 or 1.877.577.2591

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 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 effective date.

Payment Questions

I am a monthly paying customer, when is the scheduled payment cycle that will apply to me?

The pre-authorized monthly plan premium payments will be debited on the 15th day of each month or the next business day, if the 15th of the month falls on a weekend or statutory holiday.

How will the payment be identified on my credit card or my bank account?

The name that will appear on your credit card or bank statement will be Europ Assistance Canada or EA Canada.

Can I change the credit card being charged by EA Canada?

Yes. You can change your method of payment by completing the Payment Information Change Form located on our website. The completed form should be mailed or emailed to EA Canada and the change will go into effect on the next billing cycle; i.e., the 15th day of the next month.

Can I change the bank account being charged by EA Canada?

Yes. You can change your method of payment by completing the Payment Information Change Form located on our website. The completed form and a void cheque should be mailed to EA Canada; Attention: EA Canada Protection Plan - Applications & Forms. The change will go into effect on the next billing cycle; i.e., the 15th day of the next month.

Can I change my method of payment to cheque?

Yes. You can only change your method of payment to cheque if you are pre-paying for the year in advance. EA Canada does not accept postdated cheques for monthly payments.

You can change your method of payment by completing the Payment Information Change Form located on our website. The completed form and a cheque payable to Europ Assistance should be mailed to EA Canada; Attention: EA Canada Protection Plan - Applications & Forms. The change will go into effect on the next billing cycle; i.e., the 15th day of the next month.

Page three of the Payment Information Change Form indicates the amount owing to EA Canada, use the amount in the last column (Total Annual Premium) when issuing the cheque to Europ Assistance Canada.

Service Questions

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

No. You are not required to pay a service charge prior to receiving eligible repairs or service at your residence.

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.

Is there a limit to the number of service calls I can have?

No. However, plan coverage is limited to the first piece of equipment, appliance or system that we repair under the plan when the service issue is for heating systems or appliances.

For example; the protection plan for appliances may cover up to five appliances but only ONE appliance will ultimately have protection, as identified by the appliance that initiates the first service call. The appliance that initiates the first service call becomes the default appliance for the remaining 12 month period.

At the time of the first service call, the default appliance has protection for the remaining of the 12 month period, commencing on the subscriber's effective date (post 15 day wait period). The remaining four appliances (excluding default appliance) have no coverage

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 to the Service Contractor.

Is there a warranty offered with this plan?

Yes. EA Canada will cover your home system or appliance for 90 days after the date of repair. This assumes that the exact same part requires replacement and is within 90 days of the last identical repair. The 90 day warranty also remains in place even if you have cancelled your plan.

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 EA Canada's credentialed contractor network, we require that they meet all of our application requirements. We are continually monitoring and evaluating members within our network to ensure that they are consistently meeting and adhering to our service standards and contract terms.

Plan Change Questions

Can I upgrade my current plan?

Yes. You can upgrade your plan at anytime. Please visit our website and complete the Coverage Option Change Form and submit to EA Canada.

If there is no change to how you are billing billed

Once the form has been received at EA Canada your upgraded plan will take effect in 15 days. There is no administration fee to upgrade your plan.

During this 15-day wait period you are still covered for services which were included in the initial purchased plan. Your initial plan will terminate on the day before the new plan takes effect.

For example, if you have a Heating Only Plan and would like to purchase a Heating and Cooling Plan, the following will happen:

- April 4th - Customer completes the Coverage Option Change Form and emails the form to EA Canada at applications@europ-assistance.ca
- April 4th - The form is received by EA Canada
- April 18th - Coverage for the Heating Only plan will terminate
- April 19th - Coverage for the Heating and Cooling plan will commence

Can I downgrade my current EA Canada Home Assurance Plan?

Yes. You can downgrade your plan at any time by completing the Coverage Option Change Form. Your new plan will take effect immediately upon receipt of the form at EA Canada. There is no administration fee to downgrade your plan.

For example, if you have a Heating and Cooling Plan and would like to purchase a Heating Only Plan, the following will happen:

- April 4th - Customer completes the Plan Coverage Option Change Form and emails the form to EA Canada at applications@europ-assistance.ca
- April 4th - The form is received by EA Canada
- April 4th - Coverage for the Heating and Cooling plan will terminate
- April 5th - Coverage for the Heating Only plan will commence

If I sell my residence, am I able to transfer my plan to the new residence?

Yes. Your plan is completely transferable and you can choose to move your Plan to your new residence. In order to transfer your plan to your new residence, please complete the Residential Address Change Form located on our website and send to EA Canada prior to taking possession of your new residence.

In all cases, the 15-day waiting period is based on when EA Canada received the completed the Residential Address Change Form. Please be advised that EA Canada does not suspend premium billing during this 15-day waiting period and you will be responsible for all plan premiums during this time. We advise that the transfer of your plan to your new residence coincides with your moving date.

If I sell my residence, am I able to transfer my plan to the new homeowner?

Yes. Your plan is completely transferable and you can choose to leave your existing plan with the residence you have sold by transferring ownership of the plan to the new homeowners.

In order to transfer ownership of your plan to the new homeowners, you and the new homeowners need to complete the Plan Ownership Transfer Form located on our website and it should be mailed to EA Canada; Attention: EA Canada Protection Plan - Applications & Forms, 15 days before the closing date of your sold residence. There is no 15-day waiting period when a plan is transferred to a new homeowner.

Can I buy plan coverage for a house that I am selling?

Yes. If you are selling a property and want to provide your purchasers the peace of mind of comprehensive coverage, then buying 12 months of coverage provides optimal protection. Once the property has been sold and your Plan is paid, you and the new home owner need to complete the Plan Ownership Transfer Form located on our website and it should be mailed to EA Canada; Attention: EA Canada Protection Plan - Applications & Forms, 15 days before the closing date of your sold residence.

There is no 15-day waiting period when a plan is transferred to a new homeowner.

Can I have a protection plan on a rental property that I own?

Yes. If you own a property that you currently rent to tenants, you are able to arrange for a plan to cover the home equipment, appliances and/or systems in this property.

Cancellation And Renewals

How do I cancel my plan?

You can cancel your plan at anytime by completing the Plan Cancellation Form located on our website and it can be mailed or emailed to EA Canada.

Cancellation of your plan will be effective immediately once the Plan Cancellation Form has been received by EA Canada. If you have cancelled your plan within the first 15 days; i.e., during the waiting period before plan activation – there is no administration fee for the cancellation. If you cancel the plan after the plan is active - you will be responsible for the payment of an Administrative Fee totaling 3 month premium. Once EA Canada receives the Plan Cancellation Form you will not be eligible for repairs and/or service after this date.

Alternatively you can mail or email a letter to EA Canada advising of your intent to cancel your plan. Be sure to indicate your name, customer ID number, home address, protection plan being cancelled and the termination date of the plan.

If you currently pay your premium on a monthly basis, you will see the 3 month charge debited from your bank account or as a charge from your credit card on the next billing cycle.

If you currently pay your premium on an annual basis, you will be refunded for the unexpired portion (if applicable) of the payment made, less the Administrative Fee of 3 months premium on the next billing cycle. If it is determined that you are owed a refund, EA Canada will issue a refund cheque if the premium was pre-paid by cheque to EA Canada or the amount will be refunded on your credit card if a credit card was used to pre-pay for the premiums.

How do I know the date my plan has been terminated?

Please be advised that EA Canada will not confirm your plan termination via email or mail. If you would like to confirm that we have received your cancellation notice or confirm the date that your plan has been terminated, you can contact EA Canada at 1.905.762.5192 or 1.877.577.2591.

How do I renew my Annual Plan?

In order to renew your annual plan please complete the Annual Renewal Form located on our website. To avoid any disruption in coverage, the completed Annual Renewal Form and payment information should be returned to EA Canada no later than 30 business days before the expiry date of your current plan. Please ensure that a cheque payable to Europ Assistance Canada is attached to the front of the form and mail the document to EA Canada.

This only applies to Customers who have elected to pre-pay for their protection plan a year in advance.

How do I know that my plan has been renewed?

EA Canada will confirm your renewal by either email or mail within 15 days of the renewal form being received and accepted by EA Canada.

If you do not receive your plan confirmation email or letter from EA Canada, please contact us at 1.905.762.5192 or 1.877.577.2591.

Welcome to the world of Care Services:
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



Europ Assistance Canada
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