



Is Home Protection Part of Your Benefits Package?

When you first join a company, your first question, after how much you will be paid, usually concerns the benefits package. We're all accustomed to benefit packages covering expenses related to medical and dental issues, but today improved benefit packages can be used for everything from RSP contributions to health club memberships. Soon, along with your basic benefits package, your family benefits package could also be extended to include covering the cost of emergency response and repair service to your furnace or other household systems and appliances.

"The most expensive costs we face are usually centered on our health and home," says Brad Loder, Director of Marketing, EA Canada. "While most benefit packages cover the health side of the equation, there have not been any options that cover employee's homes against unexpected repair costs. However, this could all change as flexible 'health care spending accounts' take a

greater role in benefit offerings."

Loder refers to the rise of self-directed benefits, where the employee has an amount of discretionary 'health care dollars' they can choose to spend on additional benefit offerings or even take as cash at the end of the year. Many health care spending accounts include options such as RSP and pension contributions, expanded dental care, increased long term disability care, and gym memberships.

Now comprehensive home protection programs are being added to the list. Employees can now opt for a program that will cover the cost of in-home emergency service and repairs associated with their heating and cooling systems, plumbing and electrical, and kitchen and laundry appliances.

"For some people, a program that protects them from unpredictable and unexpected home

emergency costs is a unique and ideal way to allocate some flexible healthcare dollars," says Loder.

Europ Assistance Canada (EA) is one of the companies offering this service to benefit providers. EA Canada's Home Assurance Program is designed to protect against the unnecessary delays and significant costs associated with emergency repairs and service in the home. With one phone call to EA Canada's call center, 24/7, 365-days-a-year, a homeowner can access a credentialed network of contractor trades, ready to help fix whatever emergency is happening.

"Most importantly, all parts and labour repair costs are covered by the plan, so there are no unexpected or hidden fees for the family members to worry

about," adds Loder.

Research shows that in Canada an average single repair cost for homeowners is estimated at \$600 per episode. With monthly premiums ranging from \$10 to \$42, EA Canada offers single and bundled plan options that cover the entire spectrum of home systems including: heating, cooling, plumbing, electrical, and appliances such as fridges, stoves, dishwashers, and washer and dryers. Plans can be tailored to meet the individual needs of homeowners.

"Unexpected repairs to a home can put a strain on a family's budget and peace of mind," says Loder. "As part of a benefits program, the Home Assurance Program is a seamless and cost effective way to protect against the unexpected costs associated with emergency home repairs."

About Europ Assistance Canada

EA Canada is dedicated to making Canadians' lives easier through our comprehensive Health, Home & Family and Travel Assistance Solutions, 24/7, 365-days-a-year. Our world-class network helps Canadians and Canadian businesses get the assistance they need when they need it. EA Canada employs over 200 people and its headquarters are located in Thornhill, ON.

EA Canada is a division of Europ Assistance, the leading provider and global pioneer of the assistance industry. Founded in 1963, as the inventor of the assistance concept, the Europ Assistance Group operates on a global basis in order to bring its 300 million worldwide private and corporate clients appropriate solutions to deal with day-to-day or emergency situations. Owned by the GENERALI group, the Europ Assistance group is made up of 80 consolidated companies in 35 countries, employs over 6,800 people worldwide, has ground agents located in 208 countries, works with 410,000 approved partners available at all times and supported by 38 call centres. For more information, please visit www.ea-canada.ca.

