



Renovation Warranty Coverage

Information for Homeowners

Protecting the investment in your home

The decision to undertake a renovation of your home is always very exciting. Renovations have many variables that homeowners need to consider. Therefore, we encourage you to carefully research all aspects and to seek professional advice when required. In order to receive the benefits of Renovation Warranty coverage from Travelers Canada, consumers must ensure that they are contracting with one of our approved builders. Prior to signing a construction contract, it is also prudent to contact Travelers Canada to verify that the builder is registered and that the proposed renovation qualifies for warranty coverage.

The 2-5-5 Renovation Warranty Coverage:

What is a “2-5-5” Renovation Warranty?

Travelers Insurance Company of Canada is pleased to provide the “2-5-5” Renovation Warranty coverage. It is the most comprehensive third party renovation warranty in North America that gives homeowners the peace of mind that the renovation completed by a registered builder will have warranty coverage against defects that is backed by an insurance company. The different policy coverages are as follows:

2 Year Materials & Labour Warranty

- First 12 months - coverage for any defect in materials and labour
- First 24 months - coverage for any defect in materials and labour supplied for the electrical, plumbing, heating, ventilation and air conditioning delivery and distribution systems.

5 Year Building Envelope Defects Warranty

5 Year Structural Defects Warranty

The Renovation Warranty coverage is intended to cover only the aspects of the renovation that are undertaken by the builder. This will not include any existing components of the home that are not part of the scope of work of the builder. For further details on the coverage, a copy of the policy is available for review.

The Renovation Warranty coverage policy amount will be the lesser of contracted cost of the Building Renovation and \$200,000.

Renovation Warranty Documentation

Our approved Builders are responsible for having their homeowners sign and date a Warranty Commencement Date Certificate at the time of substantial completion of the scope of work contracted. Upon receipt of this completed certificate from the Builder, Travelers Canada issues the owner a Home Warranty Coverage Certificate. Be sure to read this document carefully and keep it in a safe place. It explains warranty coverage and the process for reporting defects in your home or common property. Upon review, if you have questions or require clarification, please contact Travelers Canada.

Committed to Excellence

Travelers Canada thoroughly reviews all builder applicants in the areas of track record, technical expertise, financial capacity and after sales customer service. Not every applicant qualifies. Only those builders who meet our stringent underwriting criteria are able to provide Travelers Canada's Renovation Warranty coverage. The annual renewal of a builder's registration is subject to a similar review.

Travelers Canada is a leading provider of surety products in Canada, and was the first warranty provider to enter the home warranty market in British Columbia after new legislation to protect homeowners was introduced in 1999. In 2014, Travelers Canada continued their expansion into Alberta and continues to build their Home Warranty division with further expansion into Saskatchewan.

Travelers Canada has been active in the Building Envelope Renovation Warranty market since 2001 and has expanded the product to now include Renovation Warranty coverage.

Superior expertise in underwriting, risk and claims management enables Travelers Canada to deliver unsurpassed customer service.

As the Canadian arm of The Travelers Companies, Inc., Travelers Canada has access to the unmatched capacity of the largest writer of surety in North America, and the local knowledge and authority to successfully meet the unique needs of companies from small to mid-size to some of the largest construction companies from coast to coast.

Travelers Canada

- A leading surety provider in Canada
- Largest supplier of new home warranty in British Columbia; member of Canadian Home Builders Association (CHBA), Urban Development Institute (UDI), Independent Contractors and Business Association (ICBA) and Vancouver Regional Construction Association (VRCA)
- For a full list of services and products visit our website at travelerscanada.ca

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Travelers Canada:

Toll Free: 1-800-555-9431

Toll Free Fax: 1-877-762-7922

B.C. Head Office:
2500 – 650 West Georgia St.
Vancouver, BC, V6B 4N7

Alberta – Saskatchewan Head Office:
Suite 2700, 530 – 8th Avenue SW
Calgary, AB T2P 3S8