



No cost to you for the first year with no obligation

Heating, air-conditioning, electrical, plumbing – no matter when a problem happens, simply phone the 24-hour toll-free number for assistance. Arrangements will be made to send a qualified licensed repair technician to your home.

If you've ever had your furnace falter on a cold weekend, or your air-conditioning fail in the heat of August, you know how valuable this service can be.

A NEW HOME – or a new mortgage – can mean both excitement and even some moments of uncertainty. At CMLS, we understand and want to help you cope with the unexpected surprises of home ownership. Which is why we are happy to introduce our home system warranty program.

CMLS has arranged for you, our valued mortgage client, to be eligible for complimentary coverage – for an initial 12-month period – under the Encompass Home System Warranty Program.

If you are purchasing a home, transferring or renewing an existing mortgage, you'll receive access to up to \$10,000 per year in eligible home system repairs.

Read some case histories of real Canadian mortgage customers² who have been helped by this program.

The heat transfer coil on the Burkes' heating system failed, leaving them with no heat. The repair would have cost them about \$1,800, but the Burkes paid only the \$50 consultation fee. The Encompass Home System Warranty Program covered the rest.

The three-way lighting circuit on the stairway of the Da Silvas' older home failed and the electrician was having problems. The Encompass Home System Warranty Program arranged to install a new three-way system, which would have cost the Da Silvas almost \$1,000.

encompasshomeservice.com/CMLS

Protection against the high cost of repairs for the systems in your home that you rely on the most.

If ever you have a covered incident, you would pay only a \$50 initial consultation fee. After that, everything from parts and labour – including emergency overtime and after-hours charges – is covered. (Subject to a maximum of \$10,000 worth of services per year).

Coverage Includes

CENTRAL HEATING & AIR CONDITIONING

All electrical and mechanical parts, including gas, oil, and central electric heating systems, gas or electric fireplace inserts, space heaters, and base-board heaters affixed to walls, central or permanently installed air conditioners (not window-installed units), heat and circulating pumps.

ELECTRICAL SYSTEM

All switches, circuits, breaker panels, and fuse boxes.

WATER HEATER

All parts, if owned by you, including the water heater tank, burner, all valves, electric fittings, and other mechanical parts.

PLUMBING

Any water, gas, drain, vent or waste pipe that is blocked, leaking or broken (excluding toilets, clogged sinks, and leaks from taps, showers or tub controls). Limitations may apply if the source of the problem is outside your home; e.g. a cracked sewer main.

CLEAN-UP

If a repair services technician needs to break through a wall, ceiling, or floor to repair your central heating/air conditioning or electrical system, coverage includes the restoration of any structural components, exclusive of decor. This means, for example, your wall will be repaired, but not re-painted. Any re-decorating decisions will be left to you, since it might not be possible to match your current pattern or colour.

Need to book a service call?

Please call us at

1-866-217-5993

 **Encompass Home Service®**

You can also get more information by visiting:

encompasshomeservice.com/CMLS

Or email: helpme@encompasshomeservice.com

This Program is not available in British Columbia. In Alberta and Saskatchewan, the Program is governed by an insurance policy issued to each enrolled client by Starr Insurance and Reinsurance Limited ("Policy"). In all other provinces, the Program is governed by a Warranty Certificate issued to each enrolled client by Encompass Home Service Corp ("Certificate"). The first year of complimentary coverage is courtesy of CMLS Financial Limited. The information contained in this document is only intended to act as an outline and is not a legally binding agreement. The exact terms, conditions, limitations and exclusions of the Program are all provided in the client's Certificate or Policy.

² All names have been changed to protect privacy.

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FAQs

Q. When can I start using the Program's services?

Your coverage will begin on your mortgage closing date, provided you enroll in the Encompass Home System Warranty Program when you sign your CMLS mortgage commitment or renewal offer.

Q. Do I need to have my home inspected to qualify?

No. CMLS Financial Ltd. clients are able to participate in the Program on a pre-approved basis. No inspection is required, although it is a requirement that all home systems are in working order at the time of mortgage closing.

Q. Do I pay for the repair services myself and get reimbursed later?

No. You'll pay only the \$50 consultation fee.

Q. What kinds of services are not included?

The Program is designed to provide repair services for spontaneous breakdowns of your home's systems. It does not include services for problems where the underlying cause is:

- rust or corrosion;
- an external event including natural and electrical events, and/or anything caused by a person;
- failure to perform normal maintenance as specified by the manufacturer;
- improper installation, improper use, improper construction, alteration, modification, addition to or deletion from any home system;
- inadequacy or lack of capacity of any item;
- freezing or heating of a plumbing system;
- structural defects, latent defects and/or asbestos or lead (disposal of refrigerants, contaminants or any other hazardous material is also not covered);
- any violations of building codes, by-laws or other laws.

We also don't cover any sort of consequential loss or damage, or anything else that is already covered by your home-owner's insurance policy. If you live in a condo, we don't cover loss or damage to or from other condo units, or common areas, or any other loss or damage that is the responsibility of your condominium corporation.

Shortly after your mortgage closes or renews, you'll receive your certificate. It will provide a complete description of the benefits of the Program. Please read it carefully and keep it in a safe place for future reference.

cmls

Future-forward,
People focused.