



Frequently Asked Questions – Interior Home Warranty

Question	Answer
How do I qualify for coverage?	All appliances and systems must be in good working order at the time coverage becomes effective and must be properly maintained throughout the coverage period.
What appliances are covered?	Refrigerator, Range/oven/cook top, Dishwasher, Clothes washer & dryer, Built-in microwave oven, Garbage disposal and trash compactor, Sump pump, Garage door opener, Central vacuum system
What home systems are covered?	Plumbing system, Ductwork, Interior Electrical System, Air Conditioning/ Heat Pump System, Heating System/ Built-in Wall Unit, Water Heater (owned)
What other coverage is available?	Swimming Pool & Spa Equipment and Well Pump coverage can be purchased separately for additional premium
When does coverage begin?	Generally, coverage takes effect 10 days after the warranty is purchased. The exception to this rule is if the property in question is being purchased and you buy the warranty prior to the closing. In this case, we waive the 10 Day Waiting Period.
How long does the coverage last?	We offer 6 or 12 month terms. The term of the agreement will be noted on your Certificate. Coverage can also be renewed by contacting RESRx
Are there maximum limits on the policy?	Yes. Up to \$10,000 for covered Systems and \$5,000 for covered Appliances
Are there any specific product limits?	<p>Yes. The following items have specific maximum limits:</p> <ul style="list-style-type: none"> • \$3,000 per covered Air Conditioning and/or Heat Pump System; • \$1,500 per covered Hot Water or Steam circulating system • Swimming pool/ Spa equipment in excess of 12 years of age is limited to \$400 maximum repair allowance • For Appliances that are over 5 years old that cannot be repaired, we offer up to \$250 • For Systems that over 5 years old that cannot be repaired, we offer up to \$500
What is the most important thing I need to know about making a claim?	If you have a problem with any of the covered products, you must contact the Claims Administrator prior to doing any repairs. Our Claims Administrator is there to help you. Unauthorized repairs will not be covered.
Who does the customer contact in the event of a claim?	Customers should contact the Claims Administrator at 1-877-744-2301 . For ease of servicing it will be helpful if you have your contract available for reference.
How long will it take before an authorized service repair centre goes out to the residence?	A technician will be dispatched to schedule an appointment within a reasonable time frame during regular business hours (M-F 8am-5pm). Contact is typically made within 3 hours. Special effort will be made to expedite service in emergency situations.
Can the customer choose the repair centre?	We prefer to use a technician within our network since they have already been approved. If the customer has a preferred service technician, they must first request this to the Claims Administrator for approval prior to work being done. Unauthorized repairs will not be covered.



Is there a service fee (deductible) when a claim is made?	Customers will be responsible to pay a service call charge amount equal to \$50 for each service call per covered Product. The service call charge is payable to the service technician at the time of the visit
Does it cover Parts and Labour?	Yes – Parts and Labour are covered.
Do the repairs come with a guarantee?	Yes, we guarantee that the quality of the work meets the customer's standards
If the product is still under the manufacturer's warranty. Would coverage apply?	The manufacturer's warranty is considered to be primary coverage. We will pay for covered repair expenses in excess of the manufacturer's warranty up to the limits of this plan
Are annual maintenance service calls covered under this plan?	No. This plan specifically covers the expenses of Appliance and/or System breakdowns. You are responsible for maintenance
Are there any coverage exclusions?	Yes, as with any contract, there are a number of exclusions and limitations that apply – please refer to the certificate wording for a full list of terms, conditions, and exclusions
The customer has two fridges (stoves, etc.). Are they both covered?	Only 1 of each type of item is covered. If the customer has more than 1 of the same appliance, coverage is limited to the first product for which they request repair service
I purchased the Swimming pool / Spa Equipment coverage. Is there coverage for the swimming pool itself?	No. Coverage is limited to components and parts of the circulation pump and circulation pump controls and gauges, motor, filter tanks, heaters, gaskets, relays impellers, back-flush valves and non concrete encased plumbing lines running above ground to and from the swimming pool
Is there a limit on the number of times an Appliance or System can be fixed?	Repairs will be made only twice (per covered product)
If the furnace breaks down during the winter, is there coverage for alternate living expenses (ex. Hotel)?	<ul style="list-style-type: none"> • In the event of a failure of the primary source of heat, there is coverage for reimbursement of alternative accommodations in a hotel while the repair or replacement is being carried out. • Coverage maximum - \$100/day, \$500 total maximum/ incident • Be sure to call the Claims Administrator for pre-approval of work and additional expenses
Who is Ogilvy Insurance?	Ogilvy Insurance is the Insurance Broker behind the RESRx brand. For more information please visit www.ogilvy.ca
Who is Trisura Guarantee Insurance Co.?	Trisura is the Insurer who underwrites the Warranty and who ultimately is responsible for paying claims. For more information please visit www.Trisura.com
Who is FBA?	FBA Consulting Group is the firm that is responsible for claims handling. They work on behalf of Ogilvy Insurance to settle all of our Warranty Claims. All claims inquiries should be directed to FBA for handling at 1-877-744-2301