

Introducing the Encompass Home System Warranty Program

The first year is FREE!

A new mortgage can mean exciting times and – no doubt – some moments of uncertainty in your life. At FirstOntario Credit Union, we're committed to making things as easy as possible for you. That's why we have arranged for our mortgage members to be able to receive complimentary coverage for an initial 12-month period under the Encompass™ Home Warranty Program¹. That's one full year of protection, at no cost to you.

Whether you are moving to a new home, transferring or renewing an existing mortgage, unexpected repair costs are never welcome. With the Encompass Home System Warranty Program:

- You gain access to up to \$10,000 per year in eligible home system repairs.
- You only pay a \$50 initial consultation fee (including taxes) per incident.
- Parts and labour – including overtime and after-hours charges are covered.



Look what's covered - all free for the first 12 months¹

You'll receive access to the services that are necessary to repair the following items:

Central heating and air conditioning

All electrical and mechanical parts, including heating systems, fireplaces, and air conditioners.

Electrical

Switches, circuits, breaker panels, and fuse boxes.

Plumbing

Blocked, leaking, or broken water, gas, drain, vent, or waste pipes (limitations may apply if the source of the problem is outside your home).

Owned water heater and water softener

All parts, excluding rental units.

*"Our hot water tank pilot light went out. Normally I can get it started but this time it wouldn't light, so I called for warranty coverage for the very first time. I was very surprised about how my call was handled -- I spoke to somebody right away and he took my information and was able to have a repair person call me within 10 minutes. One hour later the problem was resolved. It was a sensor. I was very pleased with how fast the process was, and the service was fantastic. Thanks again."*²

Enrollment details

This complimentary benefit is available with most new FirstOntario Credit Union mortgages, including MeritLine Home Equity Lines of Credit. You may also be eligible if you renew your mortgage and have not received the free protection period. Look for the enrollment clause in your mortgage commitment or renewal documents. Upon completion of your new mortgage or renewal, you'll receive a Warranty Certificate that outlines the program's benefits. Keep it safe for future reference.

After the first year

A low program fee of only \$19.99 monthly (plus applicable taxes) will be conveniently added to your mortgage payments. Encompass Home Service provides all services, and you can cancel your participation in the Encompass Home System Warranty Program at any time.

For more information, visit FirstOntario.com/Encompass or call 1-800-616-8878.

^{®TM} Trademark of Encompass Home Service Corp.

¹This Program is provided by Encompass Home Service Corp.TM and available to residents of Ontario. The first year of coverage is courtesy of FirstOntario Credit Union. 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 act including natural and electrical events and/or anything caused by a person; failure to perform routine maintenance as specified by the manufacturer; improper installation, improper use, improper construction, alteration, modification, addition to or deletion from any home system or use in a manner other than as approved or recommended by the manufacturer; inadequacy or lack of capacity of any item; freezing or heating of plumbing system; structural defects, latent defects and/or asbestos, lead or the disposal of refrigerants, contaminants, or other hazardous materials; any dishonest act; or violations of building codes or by-laws. It also doesn't cover any consequential loss or damage or anything else already covered by your homeowner's insurance policy. If you live in a condo, the warranty program does not cover loss or damage to or from other condo units, common areas, or any other loss or damage that is the responsibility of your condominium corporation. The information provided is only an outline of coverages available and is not intended to be a legally binding agreement. For exact terms, conditions, limitations, and exclusions, please refer to your Warranty Certificate.

²Anonymous member testimonial was provided by Encompass Home Service.