

CONSUMER INFORMATION

Home Warranty Insurance

Understand how home warranty insurance works in BC by reading the following publications from the Homeowner's Protection Office:

- [Home Warranty Insurance in British Columbia](#)
- [Guide to Home Warranty Insurance in British Columbia](#)

Home warranties are insurance policies and you have rights as a policyholder:

- The warranty provider should mail the warranty insurance policy and related material to you after possession. If you do not receive the warranty documents within a reasonable period after possession, follow up with the builder.
- Ensure the warranty contract clearly identifies the insurance company providing the coverage along with its contact information.
- All insurance companies must have dispute resolution processes in place and publish that information on their websites. You have the right to go directly to the insurance company if you have a question or concern about your home warranty insurance.
- Read your home warranty insurance policy. Know the extent and limits of the coverage including the expiry dates of the 2-5-10 year coverage. Some items may not be covered.

In the event of a claim or dispute:

- To make a claim, you must report the possible defect(s) in writing to the warranty provider and builder before the applicable deadline.
- If the builder is unable or unwilling to repair the warrantable defects within a reasonable period, you have the right to contact the insurance company. The insurer must ensure your claim is dealt with in a timely manner.

If you cannot resolve a complaint with the insurer, you are welcome to submit a complaint to FICOM.

Telephone: 604 660-3405

Email: insurance@ficombc.ca

Website: http://www.fic.gov.bc.ca/index.aspx?p=complaints_and_inquiries/index

FICOM may take regulatory action where an insurer is engaging in practices that are harmful to consumers or an insurer has otherwise failed to comply with legislation. FICOM is not able to mediate or otherwise intervene to resolve claims disputes.