

## A cost-effective and value-added solution that provides another layer of protection to your customers' home insurance

**Prevent** a further claim occurring from the same cause with **Claim Prevent**.

- It covers the cost (up to \$2,500) to buy and install an approved loss prevention device to protect your customer from experiencing the same loss again. For example, the installation of a water alarm after a sewer back-up loss.

**Fix** and repair a minor issue before causing a claim with **Home Repair Assure**.

- It gives your customer easy access to local contractors and trade professionals to repair household issues common to many Canadian homes before they cause major damage.
- It's targeted to your urban, active customer who doesn't have the time or expertise to select service vendors for repair needs, and wants to place one call to a trusted network of vendors to have their issue resolved.
- A \$50 deductible applies.

**Assist** your customers with their day-to-day needs with **Halo Assist**.

- It's a one-stop service that provides your customers with expert advice by telephone from qualified lawyers, health professionals and housing specialists for legal, health, home repair, real estate and mortgage assistance.

### Good to say

- The Home Protect Bundle can easily be added to your property policy.
- You can buy the bundle at a lower cost than purchasing the Claim Prevent and Home Repair Assure endorsements separately, and Halo is included as an additional benefit (annual cost of bundle is \$125).
- Claims against the Home Protect Bundle will not affect your claims-free discount, disappearing deductible or be counted towards a claim on your property.
- **Claim Prevent** provides for a variety of approved loss prevention devices including fire alarm systems, fire suppression systems, security systems, sump pumps, automatic water shut-off devices, lightning suppression systems, back-up power systems and hail-resistant roofing materials.
- **Home Repair Assure** is a home repair service program that gives you access to local contractors and trade professionals to repair common household issues such as breakdown to your heating system, plumbing or electrical problems, as well as pest infestations. All repairs made are backed by a \$1,000 workmanship guarantee.
- **Halo Assist** gives you unlimited access to telephone assistance services from legal, health and mortgage/real estate experts that can save you hundreds of dollars. The average lawyer fee in Canada alone is more than \$250 an hour\*. With Halo Assist, you get this service for free!

### Good to know

- The Home Protect Bundle is available for customers with homeowners (primary and secondary) and condominium policies underwritten by Aviva Insurance Company of Canada (Aviva), in all provinces, and Scottish & York in Ontario.
- Claim Prevent provides up to \$2,500 to buy and install an approved loss prevention device to protect your customer from experiencing the same loss again. Can only be used *after* a claim has occurred.
- Home Repair Assure covers the cost of parts, service and labour up to \$2,000 per claim, \$5,000 aggregate per policy term. There is a 45-day waiting period from the time of purchase before a customer can call for service. Short hotel stays may also be covered, depending on the type of repairs made to your customer's home.
- The legal assistance service provided under Halo Assist does not answer questions related to criminal, insurance or business activities.
- The Claim Prevent and Home Repair Assure endorsements can be purchased separately but not Halo Assist.

## Call Script

**Customer:** "I'm concerned my premium might go up if I use the services offered under the Home Protect Bundle."

**Broker:** "Using any of the services provided under the Home Protect Bundle won't affect your claims history or claims-free discount. The Home Protect Bundle is designed to help you proactively reduce and prevent claims from occurring and provide further protection with assistance services."

**Customer:** "Can I purchase Halo Assist on its own?"

**Broker:** "You get Halo Assist as an added benefit if you purchase the Home Protect Bundle or the Claim Prevent endorsement separately. Halo Assist cannot be purchased separately."

