



More than Insurance - relationships matter.

# Halo Assistance Program

Giving you even more from your home insurance



As an Aviva\* group insurance customer, you have exclusive access to **free and unlimited** telephone assistance services for your day-to-day needs through our Halo Assistance Program# – a feature that can **save you hundreds of dollars.**

## Real experts, for your real needs

With the Halo Assistance Program you can make as many calls as you like for an unlimited time to qualified lawyers, health professionals and housing specialists – for free! The more often you use them, the more value you'll get out of your insurance policy. Just call 1-866-745-HALO.



### Legal assistance – Monday to Friday, 9 a.m. to 8 p.m. (ET)

The average lawyer fee in Canada is more than \$250 an hour<sup>∞</sup>, but with Halo you get **service for free!** Confidential answers to your legal questions are just a phone call away. Please note that criminal questions are excluded from this service.



### Health assistance – All day, every day!

When you've got a medical question you can call Halo to access healthcare professionals **quickly at any time** from anywhere in North America.



### Guaranteed home repair assistance – All day, every day!

Get practical advice and guidance for day-to-day home services such as maintenance, repairs or renovations. Halo provides you with referrals to a wide-network of trade professionals including plumbers, electricians and others. Repairs are backed by a **\$1,000 guarantee of workmanship.**‡



### Real estate and mortgage assistance – Monday to Friday, 9 a.m. to 8 p.m. (ET)

Use Halo to **receive impartial advice** about home purchase and mortgages quickly without having to commit to an agent or service provider.

## Valuable services designed for you

Halo services are confidential, complimentary to you and don't affect your policy or claims rating. For more information about the Halo Assistance Program talk to your group insurance broker or representative.

## Halo Assistance Program

**1-866-745-HALO**

**(1-866-745-4256)**

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#See reverse side for details.

<sup>∞</sup>Canadian Lawyer's 2010 Legal Fees Survey, [www.CanadianLawyerMag.com](http://www.CanadianLawyerMag.com), June 2010, "The Going Rate", average national rate for a lawyer with over 5 years of experience.

‡Conditions apply.

## **Guarantee of Workmanship**

If you enter into a written contract to have work and/or services completed by a service provider recommended to you by Halo, and

1. The work and/or service was to be completed on a property described on your Certificate of Property Insurance; and
2. The service provider does not fulfill their obligations under the terms of the written contract with you; or
3. The service provider has not completed the work and/or service within 30 days of the date the work and/or service was to be completed; or
4. The quality of workmanship does not meet recognized standards for a similar job of its kind.

We will reimburse you, up to a maximum of \$1,000, for an alternate service provider to complete the work necessary to fulfill the terms of the original written contract.

### **Conditions to receive reimbursement**

- You must contact Halo at 1-866-745-4256 within 30 days after the work/and or service is completed or was to be completed;
- Halo must have referred the service provider to you;
- You must provide Halo with a copy of the written contract between you and the recommended service provider;
- The reason for the service provider defaulting on the contract must have been within the service provider's control;
- Halo reserves the right to mediate a dispute between you and the service provider prior to any reimbursement;
- You must provide Halo with a written estimate from the alternate service provider, detailing the cost to fulfill the work and/or service as per the original written contract between you and the recommended service provider;
- Halo must approve the alternate service provider's estimate prior to the start of the work and/or service;
- After the work has been completed by the alternate service provider, you must provide Halo with receipts for the work completed;
- Halo reserves the right to inspect the work, service, remedial work or remedial service before, during or after the work and/or service is completed;
- Your policy must be in force on the date when the service provider was referred to you by Halo; You must complete a request for reimbursement form and send it to Halo within 60 days of the remedial work being completed. To obtain this form, contact Halo at 1-866-745-4256.

### **General Conditions**

- Service providers are independent contractors and Halo or Aviva receive no compensation whatsoever for referring their services.
- Halo and Aviva are not responsible for the contractual arrangements between you and any service provider, and/or for paying for the work or service provided.
- Aviva or any of its servants, agents or representatives will not be liable for any bodily injury or property damage arising from any work or repairs made by trade professionals referred by Halo.
- The total reimbursement to you under the Guarantee of Workmanship provided by this policy is limited to a maximum of \$1,000 per 12-month policy term.
- Halo will reimburse you under the conditions of the Guarantee of Workmanship on behalf of Aviva.