

CERTIFICATE OF ASSUMPTION

ATTACH THIS CERTIFICATE TO YOUR CONTRACT OF INSURANCE

EFFECTIVE DATE: December 1, 2015

The New Home Warranty Insurance (Canada) Corporation (“**NHWIC**”) and The Alberta New Home Warranty Program (“**ANHWP**”) have entered into a transfer and assumption agreement (the “**Agreement**”) that provides for the assumption by NHWIC of all rights, liabilities and obligations of ANHWP under all of the contracts of insurance past and current issued by ANHWP in Alberta including, without limitation, all past, present and future claims. In this regard, the Agreement provides for the reinsurance, on an assumption basis, by NHWIC of all the risks undertaken by ANHWP, as well as the claims. This Agreement has been approved by the Superintendent of Insurance for Alberta, as required by the *Insurance Act* (Alberta).

As of the Effective Date, NHWIC has become solely responsible for ANHWP’s obligations and all the terms, conditions, and benefits of your contract of insurance remain the same except that NHWIC has assumed direct and sole responsibilities for all of the duties, obligations and liabilities of ANHWP under your contract of insurance.

All payments, notices, claims or actions on or in respect to the contracts of insurance after the Effective Date should be made to NHWIC c/o ANHWP and NHWIC, having assumed all the obligations of ANHWP, will administer such payments, notices, claims or actions and will ensure follow-up or payment accordingly. The head office of NHWIC is located at 301, 30 Springborough Blvd. SW, Calgary, Alberta T3H 0N9.

This Certificate of Assumption should be attached to your contract of insurance.

This Certificate of Assumption issued by NHWIC is effective as of 12:00 am, Mountain Standard Time, on the Effective Date.

THE NEW HOME WARRANTY INSURANCE (CANADA) CORPORATION

Per:



John Kozole
President & Chief Executive Officer