

TARION TOP 10

1. **Watch Your Deadlines**
 - ✓ 1 year, 2 years, 7 years
 - ✓ Limitation periods
2. **Don't Speculate**
 - ✓ Hire Quality consultant/contractor to confirm the defects.
3. **Help Yourself**
 - ✓ Tarion is not your friend.
 - ✓ Tarion is an insurer.
 - ✓ Not hostile but not there to cover your best interests.
4. **Understand What is Covered**
 - ✓ 1 Year: Workman-like manner, unauthorized substitutions, building code
 - ✓ 2 Year: Water penetration, windows/doors, electrical, plumbing, bldg. cd
 - ✓ 7 Year claims: Major structural
5. **Know Your Limits**
 - ✓ Maximum statutory coverage for new homes/condos is \$300,000.00
 - ✓ Maximum \$15,000 for warranted damage caused by environmentally harmful substances
 - ✓ Maximum \$25,000 for coverage of septic systems.



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6. **Don't Forget Your Home Insurer**
 - ✓ Tarion covers construction defects
 - ✓ Home insurer may cover consequential damages caused by defects
 - ✓ Both systems should work in "harmony"
7. **Don't Forget Your Civil Claims**
 - ✓ Warranties in your APS are separate from your Tarion Warranties
 - ✓ Some builders may offer additional or extended warranties
 - ✓ Basic principles of negligence/misrepresentation may open other avenues for financial recovery.
 - ✓ Not mutually exclusive.
8. **Don't Sign Release (without legal counsel)**
 - ✓ Frequently too broad
 - ✓ Frequently pressure from builder to sign to avoid process
 - ✓ Frequently release parties who offer no consideration or shouldn't be released
9. **Engage the Tarion Process to the end**
 - ✓ If not resolved within **120 day repair period**, must request reconciliation within 30 days otherwise case closed.
 - ✓ Post conciliation, if not repaired, Warranty Assessment Report Issued
 - ✓ If disagree with WAR, seek decision letter
10. **The Appeal**
 - ✓ Must be filed within **15 days** of the decision letter
 - ✓ Don't Require a lawyer but probably a good idea.
 - ✓ Appeal to License Appeal Tribunal



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