

Homeowner Claims Submission Tool

User Guide



Canada



The Homeowner Business Transformation

Introducing new technologies and **enhanced access to data**, as well as **optimizing the processes** behind our homeowner mortgage loan insurance business.

WHAT



HOW



WHY



The Homeowner Business Transformation (HBT) is a **multi-year program** that will modernize CMHC's homeowner mortgage loan insurance business while building a **strong foundation** for the future.

The goal of HBT is to **better support housing market stability** and introduce **solutions** that meet the pressing needs of Canadians - all in support of CMHC's 2030 Aspiration.

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Chapter 1: Insurance Servicing Tools

Introducing the Insurance Servicing Tools



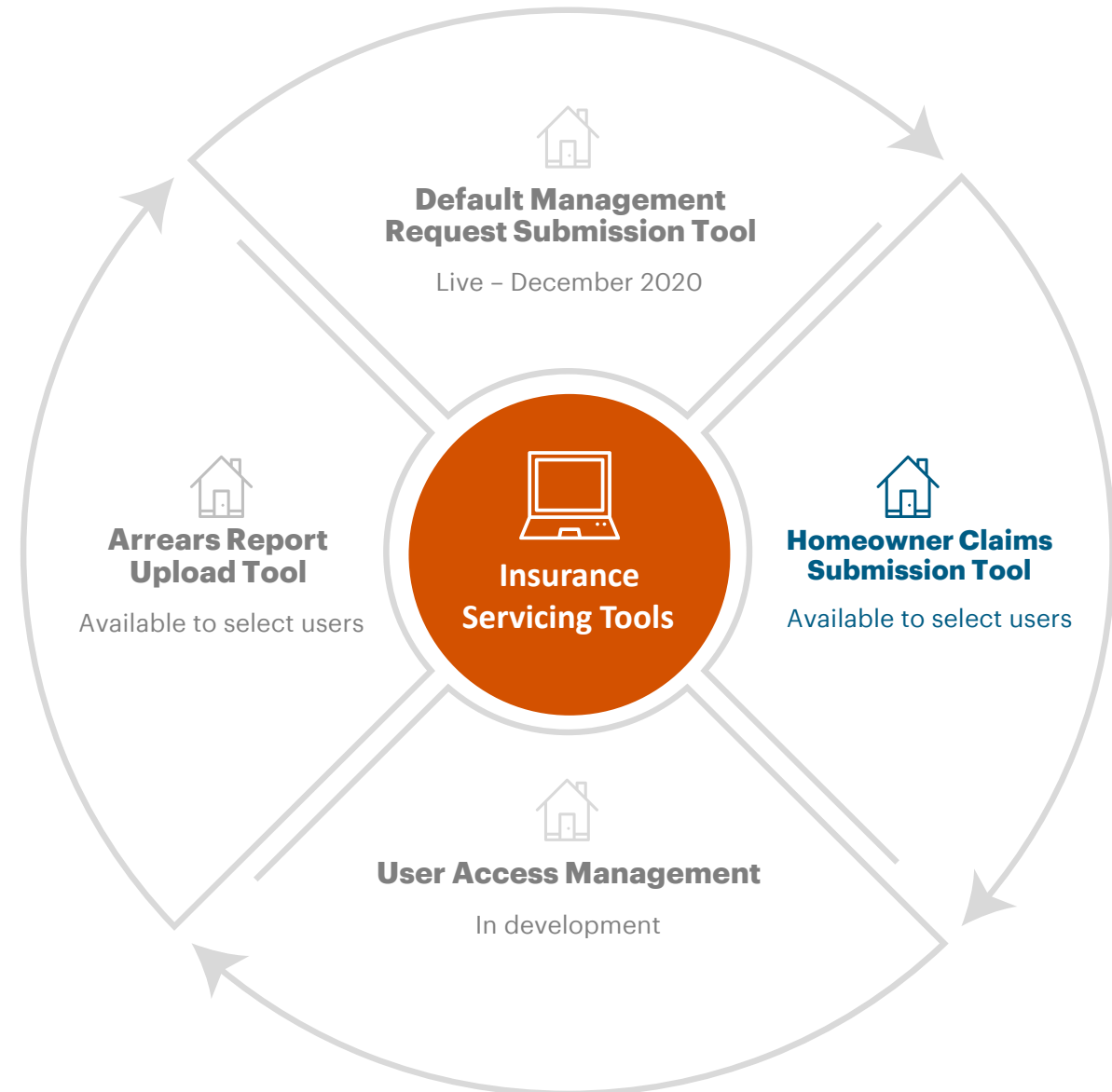
Introducing the Insurance Servicing Tools

Updated technology and enhanced capabilities including web-based submission tools and streamlined processing will be introduced within the new **Insurance Servicing Tools**.

The Insurance Servicing Tools are available through an online, self-service platform for mortgage insurance servicing.



Administrator(s) will not replace the user management functions required for other CMHC products such as emiliCLAIMS or any CMHC systems; credentials for this platform do not replace credentials for existing CMHC systems.





Chapter 1: Insurance Servicing Tools

Accessing the Insurance Servicing Tools

[How to Accept Your Invitation](#)

[How to Log In to the Insurance Servicing Tools](#)

How to Accept Your Invitation

To access the Insurance Servicing Tools you will need to complete the one-time process of accepting your personalized invitation. Follow these steps to learn how to accept your invitation.



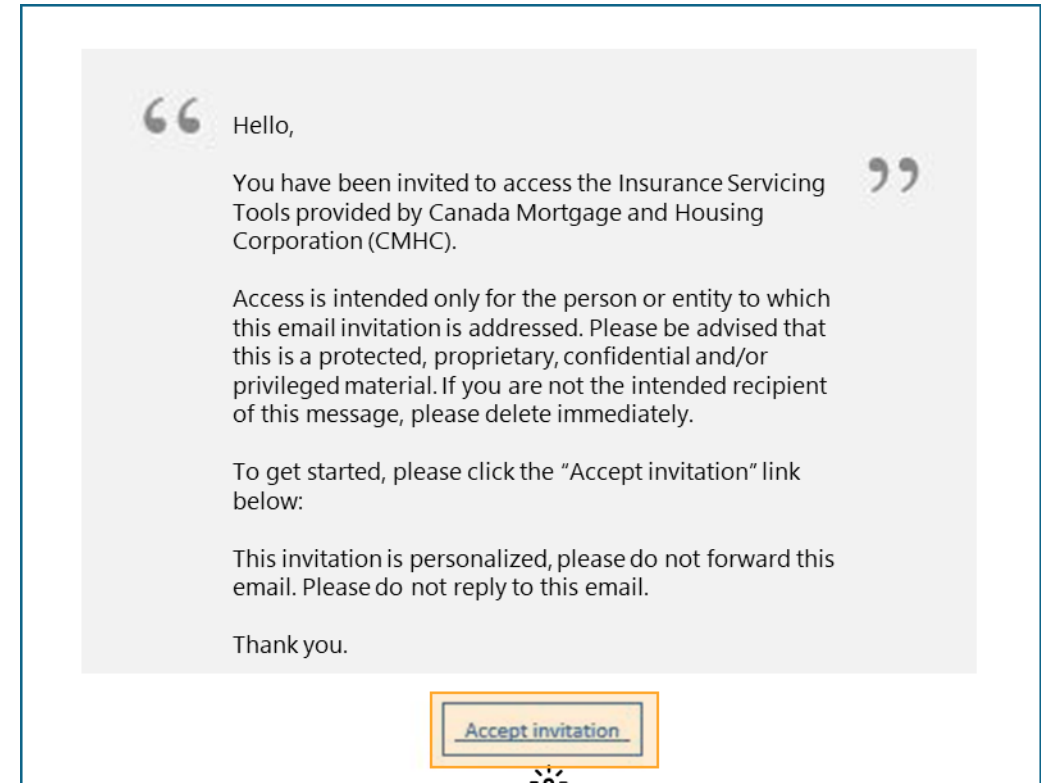
01. Open Your Invitation E-mail

You will receive an e-mail from the Insurance Servicing Tools via no-reply@cmhc.ca. As this is a customized invitation, please do not forward it.

Select **Accept invitation**.

If you have previously accepted your invitation e-mail for a different insurance servicing tool such as the default management request submission tool, you will not receive this invitation e-mail again. You will automatically be granted access to any additional tool(s) at go-live.

If this is your first time accessing the Insurance Servicing Tools and you did not receive an invitation e-mail, contact the Help Desk. Please, refer to the contact information on [page 76](#).



If you do not find the invitation e-mail in your inbox, check the spam or junk folder.

How to Accept your Invitation

02.

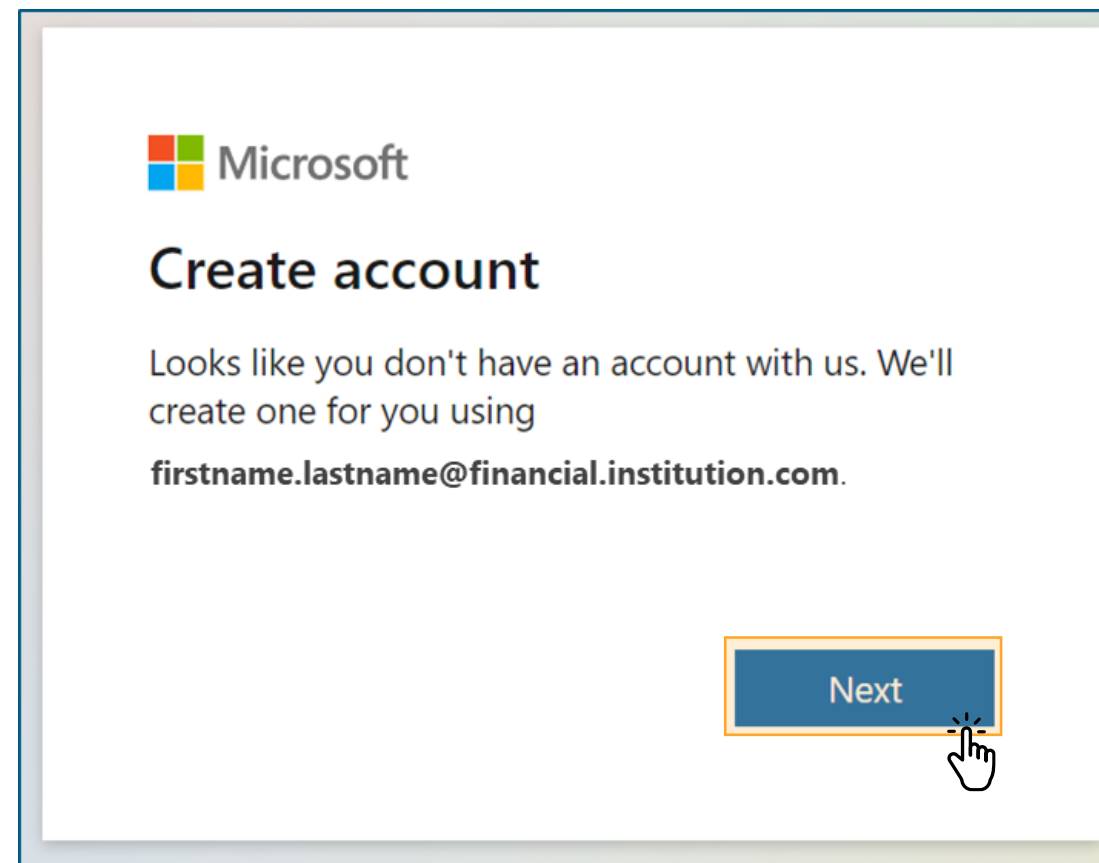
Confirm Creation of New Account

You may be prompted to create a new account if you do not have a Microsoft account with your organization or have not previously created one for a different Insurance Servicing Tool. If you already have an account, you do not need to create a new one. Simply enter the password associated with the recognized account.

Select **Next** to start creating your new account (if required).



You can use your existing Microsoft credentials to log in to the Insurance Servicing Tools. Please refer to the **How to Log in to the Insurance Servicing Tools** section in [page 14](#).



How to Accept Your Invitation

03.

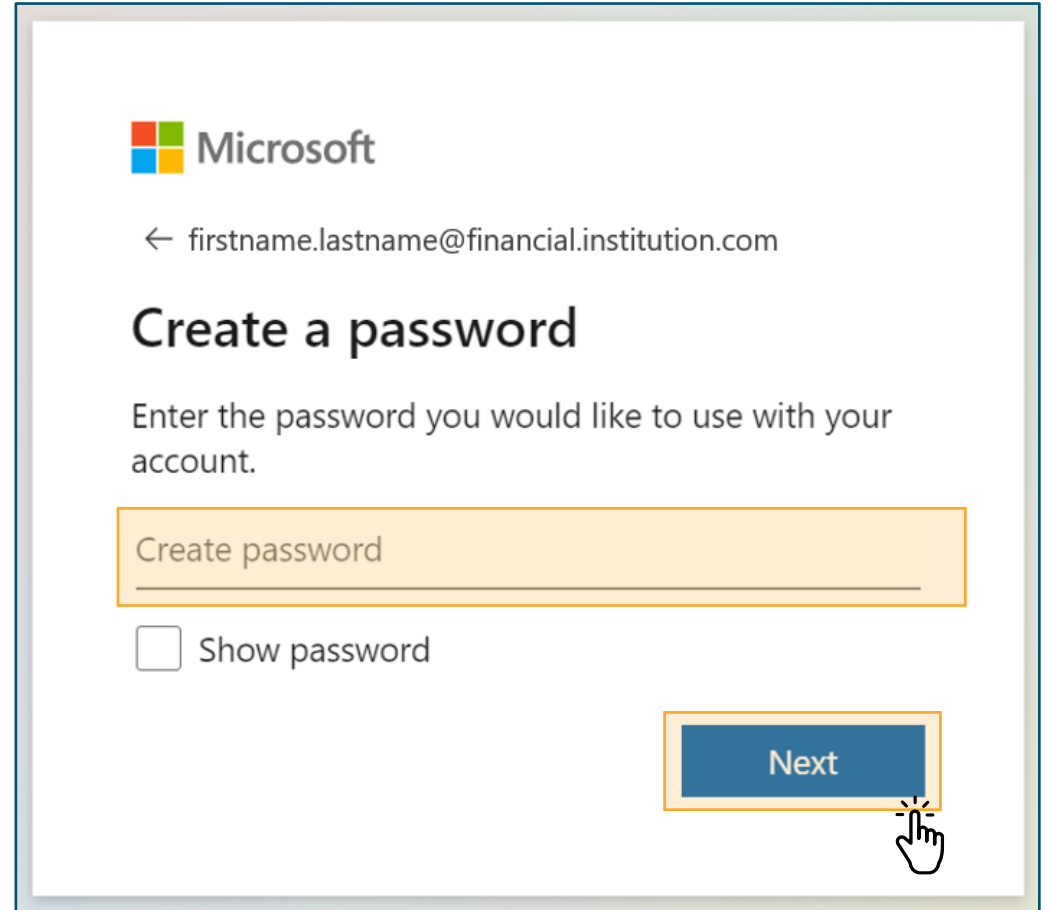
Create Your Password

When creating your new password, ensure that it is complex and not the same as the associated e-mail. It must also contain at least:

- 1 upper case letter
- 1 lower case letter
- 1 number

Additional information may be requested by the CMHC tenant during this process.

Enter your password and select **Next**.



The screenshot shows a Microsoft account creation interface. At the top is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Create a password'. Below this is the instruction 'Enter the password you would like to use with your account.' There is a text input field with the placeholder 'Create password'. Below the field is a checkbox labeled 'Show password'. At the bottom right is a blue button labeled 'Next' with a hand cursor icon pointing at it.

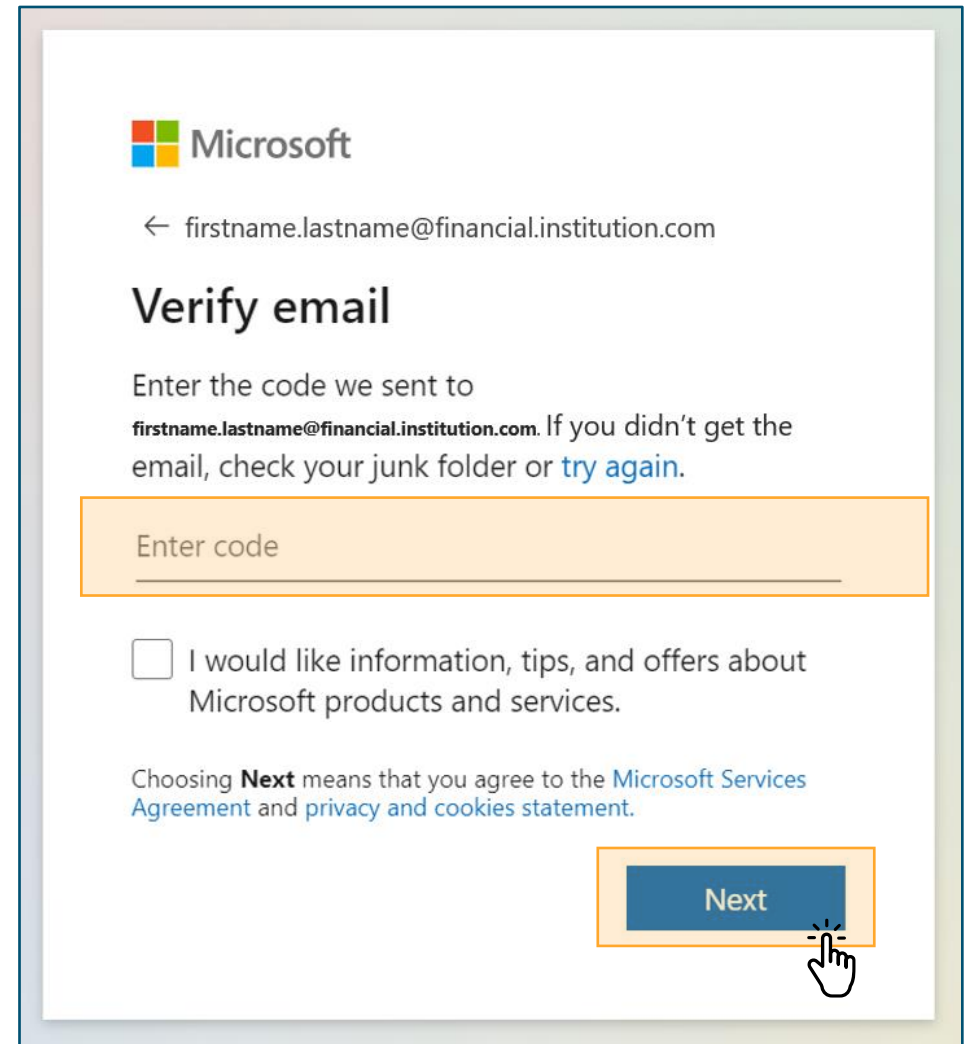
How to Accept Your Invitation

04.

Verify E-mail

Enter the code that has been sent to your e-mail to complete verification.

Then, select **Next**.



The screenshot shows a Microsoft email verification interface. At the top is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Verify email'. The instructions state: 'Enter the code we sent to firstname.lastname@financial.institution.com. If you didn't get the email, check your junk folder or [try again](#).' There is a text input field labeled 'Enter code'. Below the input field is a checkbox with the text 'I would like information, tips, and offers about Microsoft products and services.' At the bottom, a note says: 'Choosing **Next** means that you agree to the [Microsoft Services Agreement](#) and [privacy and cookies statement](#).' A blue 'Next' button is located at the bottom right, with a hand cursor icon pointing at it.

Microsoft

← firstname.lastname@financial.institution.com

Verify email

Enter the code we sent to
firstname.lastname@financial.institution.com. If you didn't get the
email, check your junk folder or [try again](#).

Enter code

☐ I would like information, tips, and offers about
Microsoft products and services.

Choosing **Next** means that you agree to the [Microsoft Services Agreement](#) and [privacy and cookies statement](#).

Next

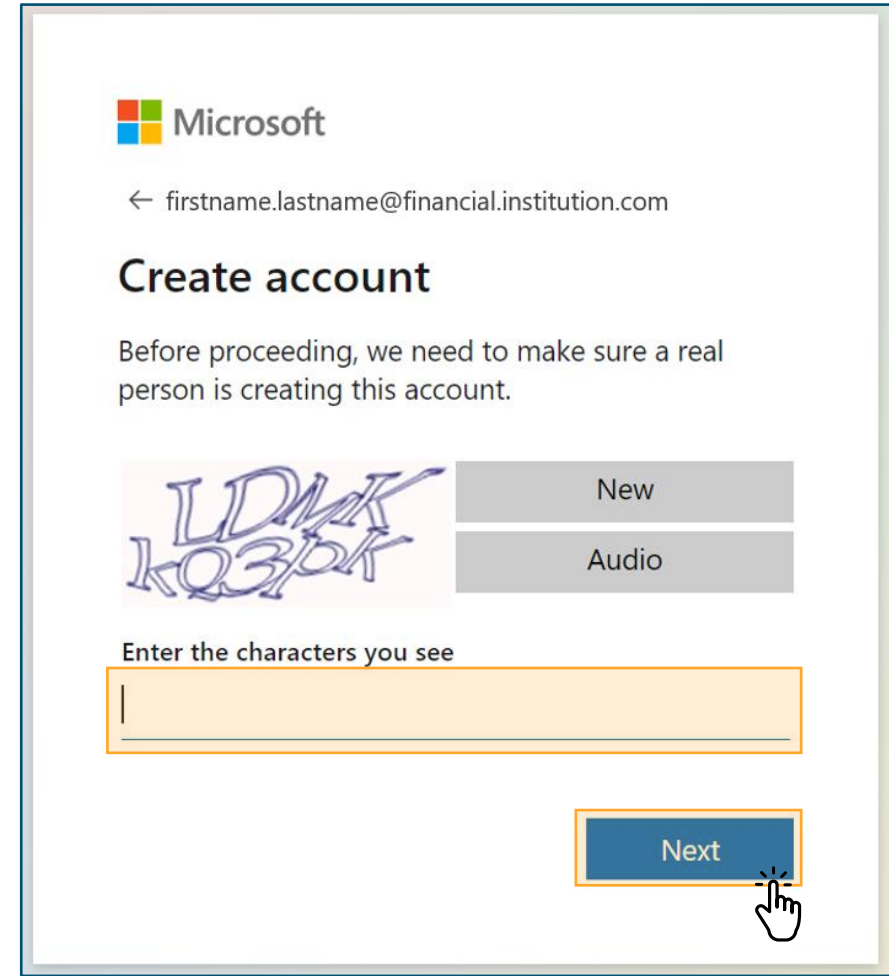
How to Accept Your Invitation

05.

Complete Extra Security Steps

You may need to complete extra security steps such as solving a puzzle to confirm you are not a robot or confirming your security information.

After you complete these steps, proceed with the creation of your account.



The screenshot shows a Microsoft account creation interface. At the top is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Create account'. A message states: 'Before proceeding, we need to make sure a real person is creating this account.' Below this is a CAPTCHA image showing the characters 'LDMA' and 'KQ3bK' in a stylized, overlapping font. To the right of the image are two buttons: 'New' and 'Audio'. Below the CAPTCHA is a text input field with the placeholder 'Enter the characters you see'. At the bottom right is a blue 'Next' button with a hand cursor icon pointing at it.

Microsoft

← firstname.lastname@financial.institution.com

Create account

Before proceeding, we need to make sure a real person is creating this account.

LDMA
KQ3bK

New

Audio

Enter the characters you see

Next

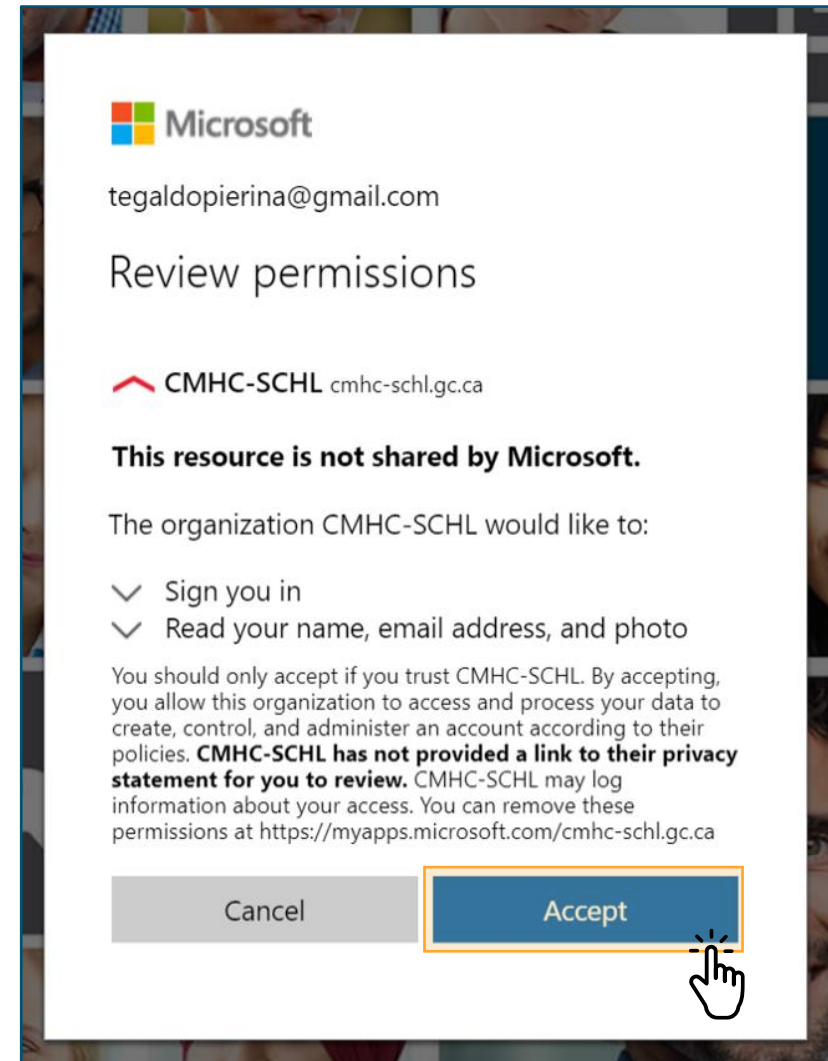
How to Accept Your Invitation

06.

Accept Review Permissions

Read the **Review permissions**.

Then, select **Accept**.



How to Accept Your Invitation

07.

Navigate to the Insurance Servicing Tools

You have completed the process of accepting your e-mail invitation.

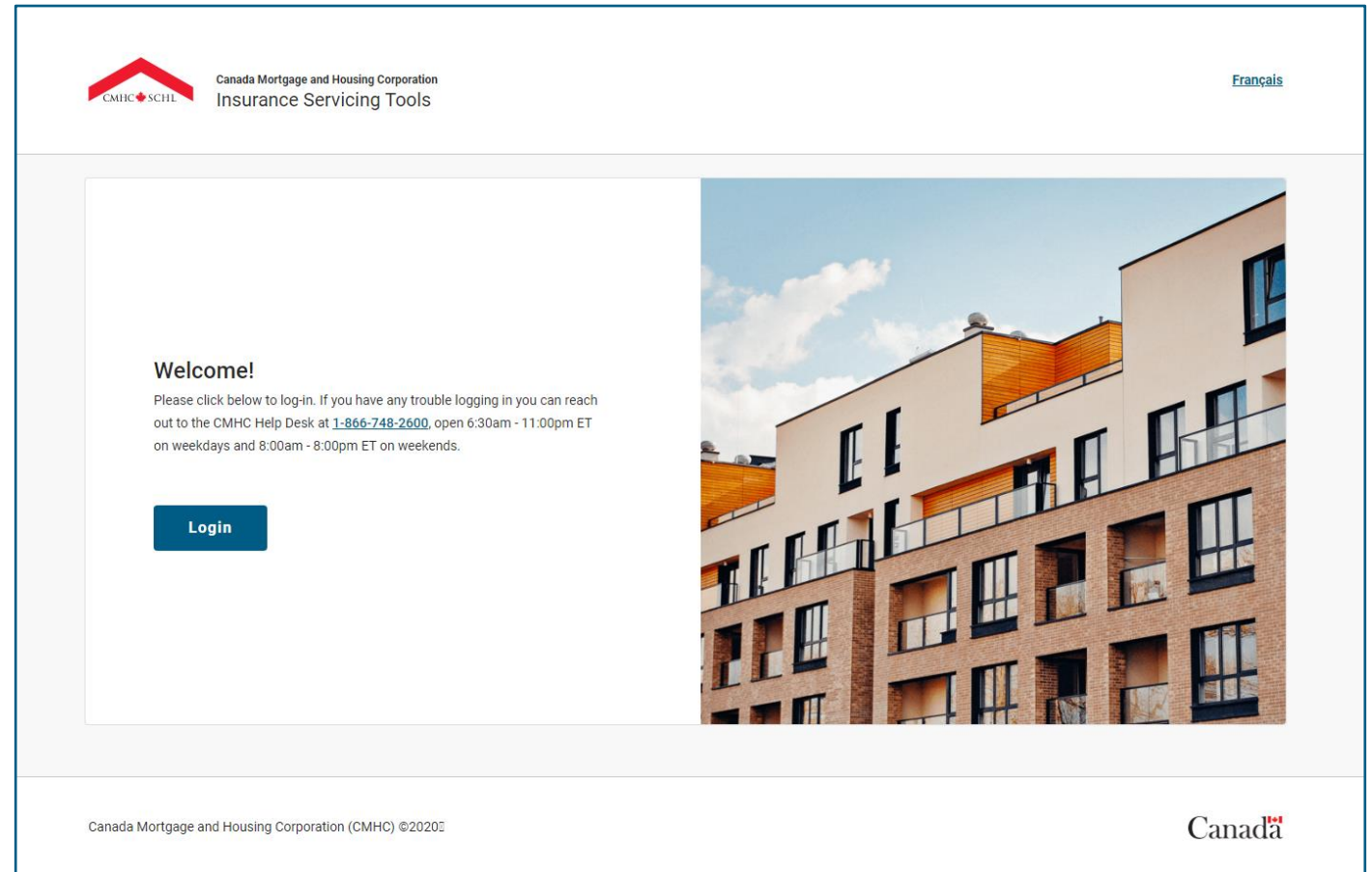
After the completion of these steps, you may be redirected to the CMHC Corporate website.

However, do not attempt to log in here.

Please navigate to the Insurance Servicing Tools using the URL in the language of your choice: [English](#) or [French](#).



You may need to wait up to 24 hours after creating your account for the system to update before you are able to log in to the Insurance Servicing Tools.



How to Log In to the Insurance Servicing Tools

Follow these instructions to learn how to log in to the Insurance Servicing Tools.



01.

Navigate to the Login Page

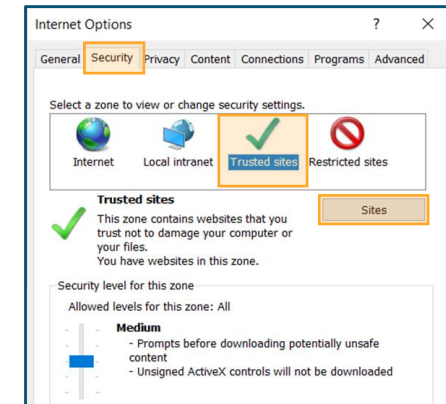
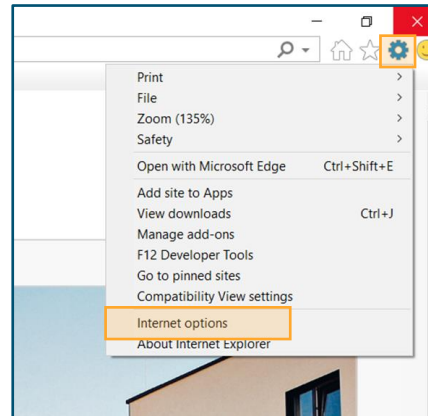
Navigate to the Insurance Servicing Tools login page using the English or French URL, depending on your language preferences.

The Insurance Servicing Tools is optimized and tested on the latest versions of Microsoft Edge and Google Chrome.

If you experience issues accessing the URL, your internal IT team will need to allow list the URL in your organization's VPN/firewall setup. Please contact your internal IT team for assistance.

If the site URL is blocked or identified as potentially dangerous, follow these steps to configure the site as a trusted site:

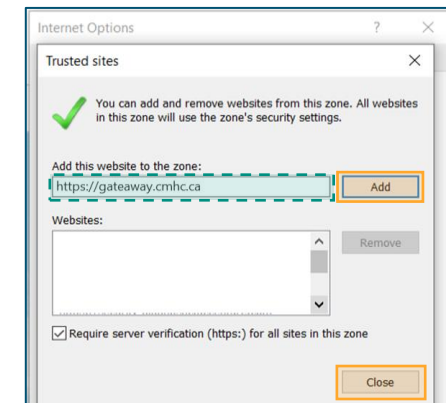
- 1 Select the **Tools** icon and choose **Internet options** from the drop-down menu.
- 2 Navigate to the **Security** tab and select **Trusted sites**. Then, select **Sites**.



- 3 The Insurance Servicing Tools URL will be added automatically to the **Add this website to the zone:** field. Select **Add**. Finally, select **Close**.



If you do not have the ability to add a Trusted site, please contact the security or technical support team at your organization.



How to Log In to the Insurance Servicing Tools

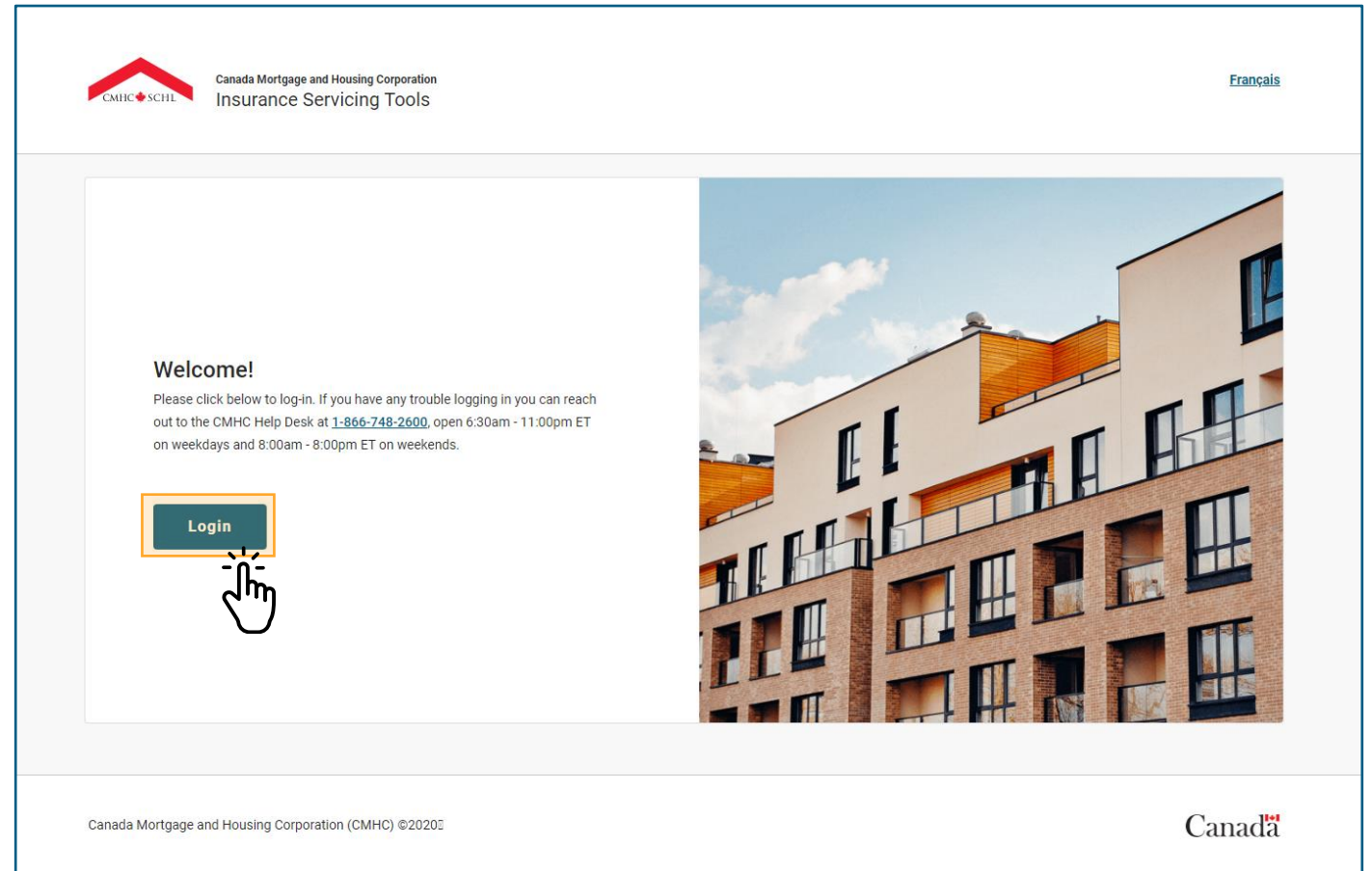
02.

Access the Login Page

Select **Login**.



After selecting **Login**, you may be redirected to your organization login page. Confirm your credentials to continue with the login process.



How to Log In to the Insurance Servicing Tools

03.

Enter Your E-mail and Password

First, enter your e-mail and select **Next**.

Then, enter the password that you have previously created and select **Sign in**.



If you have forgotten your password, you can contact the Help Desk for assistance. Please refer to the contact information on [page 76](#).

The diagram illustrates the login process in two steps:

Step 1: Sign in

- CMHC SCHL logo
- Sign in
- Email input field: someone@example.com
- Can't access your account?
- Sign-in options
- Buttons: Back, Next (with a hand cursor pointing to it)

Step 2: Enter password

- CMHC SCHL logo
- ← firstname.lastname@financial.institution.com
- Enter password
- Password input field
- Sign in button (with a hand cursor pointing to it)

How to Log In to the Insurance Servicing Tools

04.

Enter Additional Security Verification Information



First, enter the code sent to your mobile phone, landline, office phone or Microsoft Authenticator app.

Then, select **Verify**.

You will be prompted to enter additional security verification information every time you log in.



If this is the first time you log in to the Insurance Servicing Tools, you will be directed to the **Additional security verification** page to select your preferred channel to receive the code.




firstname.lastname@financial.institution.com

Enter code

☐ We texted your phone +XX XXXXXXXX33.
Please enter the code to sign in.

Having trouble? [Sign in another way](#)

Verify



Need help? Contact Help Desk at (613/866) 748-2600. Site operated by Microsoft for the exclusive use of CMHC employees. / Besoin d'aide? Communiquez avec le Bureau d'assistance au 613/866-748-2600. Site exploité par Microsoft et réservé à la SCHL.



How to Log In to the Insurance Servicing Tools

05. Accept Access Terms of Use


First, read the Insurance Servicing Tools terms of use carefully and select the check box next to **I have read, understood and accept the above Insurance Servicing Tools Terms of Use.**

Then, select **Accept**.

You only need to perform this step once every 24 hours.



If you select **Decline**, you will be logged out and redirected to the login page.



Canada Mortgage and Housing Corporation
Insurance Servicing Tools

[Log out](#) [Français](#)

Insurance Servicing Tools - Access Terms of Use

By accessing and using CMHC's HBT system Insurance Servicing Tools, the Approved Lender and its Correspondent (as a third party acting on the Approved Lender's behalf) acknowledge and agree with the following terms of use:

CMHC account numbers and identifiers and any other information obtained, accessed or derived from CMHC or through a product or service offered by CMHC, shall be treated as confidential and proprietary information of CMHC (the "CMHC Information"). All other information provided by the Approved Lender to the Correspondent or CMHC and all information provided by the Correspondent to CMHC, as well as all information accessed or derived from the Approved Lender shall be treated as confidential and proprietary information of the Approved Lender (the "Approved Lender Information"). The Correspondent, its officers, employees and agents must provide its services with competence and diligence and submit the information. The Correspondent is responsible for providing to CMHC in a timely and accurate manner, as well as use CMHC Information solely for the ongoing relationship with the Approved Lender and CMHC and not for its own purposes or the benefit of anyone or any other entity other than the Approved Lender and CMHC. Storing or utilizing, providing access to or manipulating the CMHC Information in any other way is strictly prohibited.

The Approved Lender is responsible for the actions of the Correspondent and for the Approved Lender's and the Correspondent's adherence with CMHC's Insurance terms and conditions, as well as those terms and conditions set out herein. The Approved Lender must undertake an appropriate due diligence process and satisfy itself of each Correspondent's ability to ensure security, and restrict access and use of CMHC Information and Approved Lender Information issues related to CMHC Information.

Except where required by law, CMHC Information cannot, at all times, in whole or in part, directly or indirectly and in any medium, be disclosed, given access to, transferred or distributed to or via any third party without submitting prior notification to and receiving written authorization from CMHC.

CMHC may, at its discretion, upon written notice to the Approved Lender and the Correspondent, cease to provide the Correspondent with access to the HBT system Insurance Servicing Tools and The HANDBOOK and no longer accept the Correspondents acting for or on behalf of the Approved Lender in relation to CMHC Insurance matters should the Correspondent fail to comply with CMHC Insurance terms and conditions or those set out herein. CMHC will have no responsibility or liability of any kind to the Approved Lender or the Correspondent in the event of such terminations.


Nothing herein shall be construed in a manner that would contravene the Access to Information Act (Canada) or privacy laws, including the Privacy Act (Canada).

☐ I have read, understood and accept the above Insurance Servicing Tools Access Terms of Use.

Accept

Decline

Canada Mortgage and Housing Corporation (CMHC) ©2020



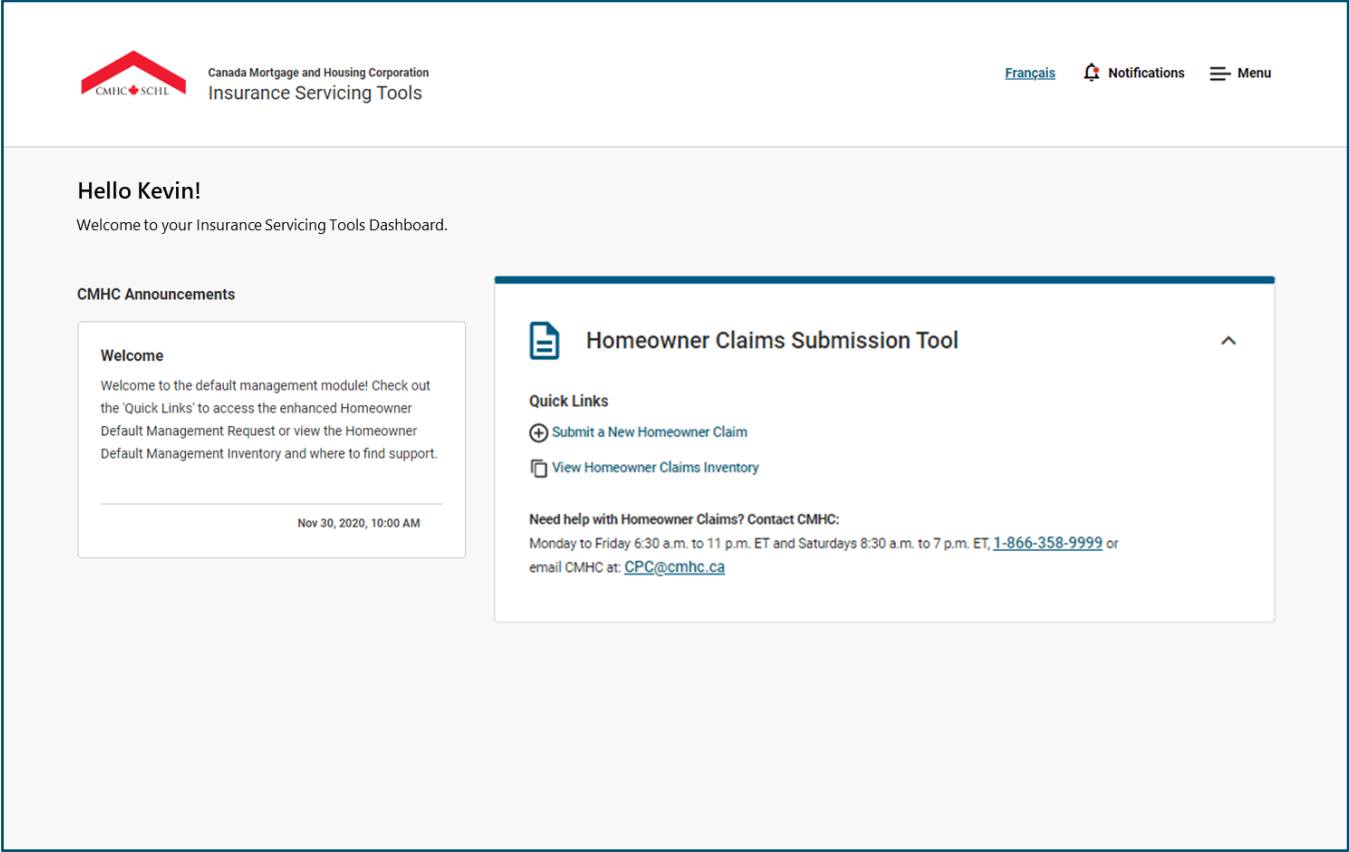


How to Log In to the Insurance Servicing Tools

06. Navigate the Insurance Servicing Tools

You are now logged in to the Insurance Servicing Tools and will be redirected to your Dashboard.

You can start navigating the Insurance Servicing Tools.



The Insurance Servicing Tools will timeout after 40 minutes of being idle and you will be redirected to the login page (your work will not be saved). A warning note will be displayed 5 minutes before the system disconnects.





Chapter 1: Insurance Servicing Tools

Navigating the Insurance Servicing Tools

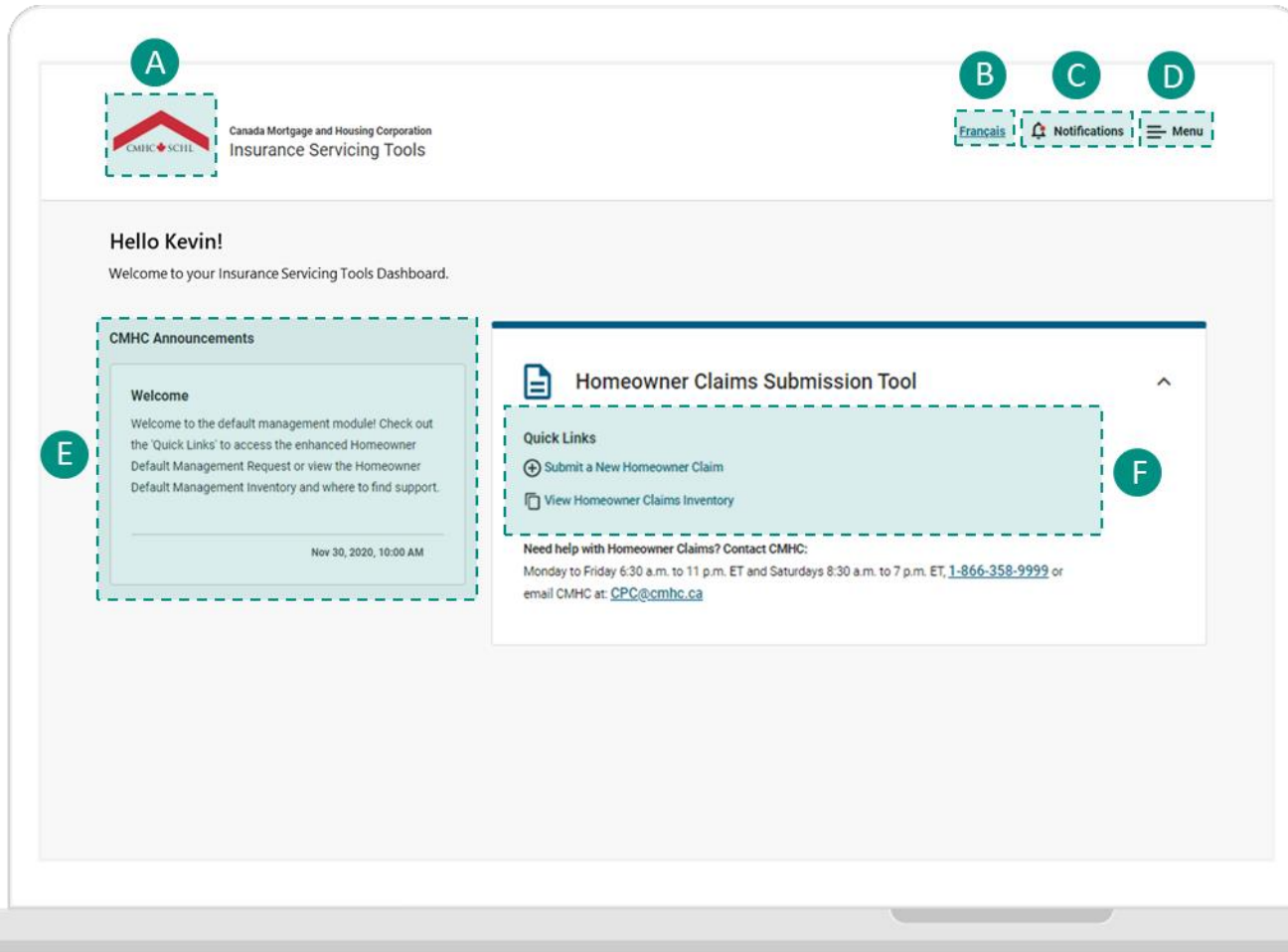
Chapter 1

The Dashboard and Key Features

The Dashboard is the homepage of the Insurance Servicing Tools. Let's review the key features:



Screens in the Insurance Servicing Tools are optimized for desktop and Surface Pro usage. You may notice minor formatting differences when using approved devices with smaller screens such as the Surface Pro.



- A CMHC Logo**
Select the CMHC logo to navigate back to this Dashboard.
- B Language Toggle**
Select **Français** or **English** to change the language of the page based on your preference.
On pages with input fields, changing the language causes all the entered content to be cleared.
- C Notifications**
Select the Notifications icon to find important updates to your submissions.
- D Menu**
The Insurance Servicing Tool(s) you have access to, along with Help & Support pages and Log Out functionality can be found in the Menu.
- E Announcements**
Find important updates and news from CMHC.
- F Quick Links**
Find links to the Homeowner Claims Submission Tool where you can submit a new homeowner claim or access the Homeowner Claims Inventory.

Navigating the Dashboard: Notifications

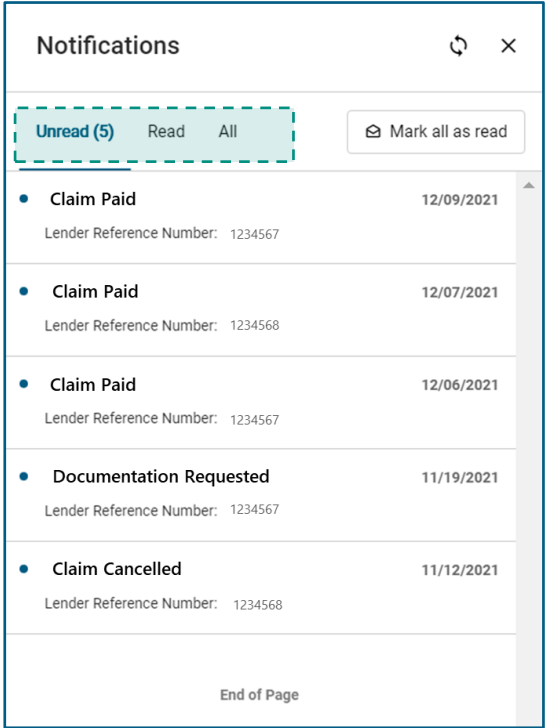
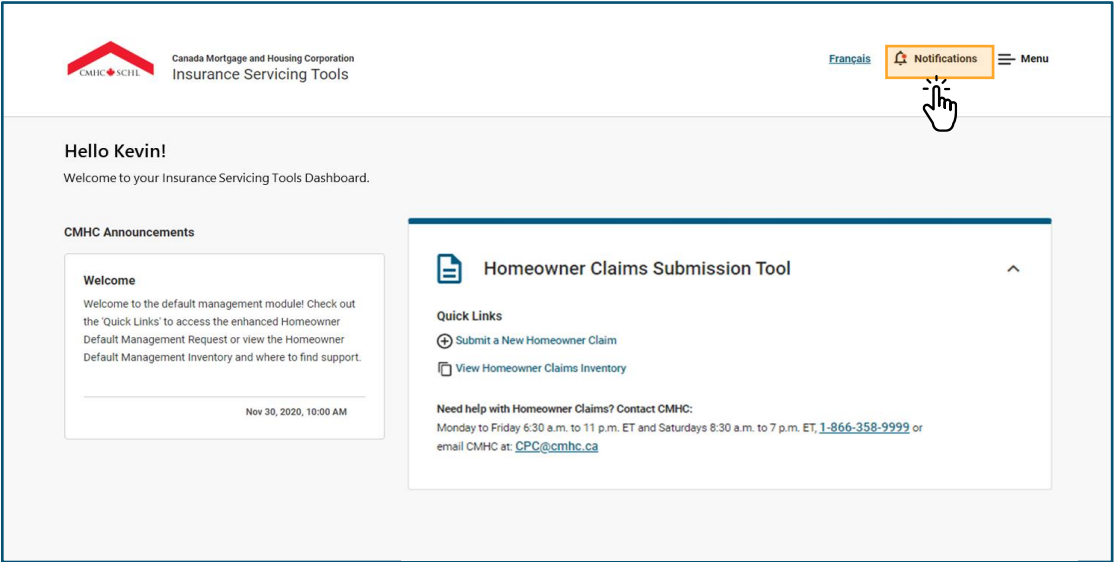
The notifications feature is a core functionality of the Insurance Servicing Tools.

Notifications

A red indicator is present on the **Notifications** icon when you have unread notifications to be reviewed.

Selecting the **Notifications** icon will open the **Notifications** panel. Here, you will find all of your notifications sorted by newest to oldest.

Users can navigate between tabs to filter by **Unread**, **Read** and **All** notifications.



Navigating the Dashboard: Notifications

The notifications feature is a core functionality of the Insurance Servicing Tools.

Notifications

Notifications

Unread (5)

Read

All

Mark all as read

Claim Paid

Lender Reference Number: 1234567

12/09/2021

Claim Paid

Lender Reference Number: 1234568

12/07/2021

Claim Paid

Lender Reference Number: 1234567

12/06/2021

Documentation Requested

Lender Reference Number: 1234567

11/19/2021

Claim Cancelled

Lender Reference Number: 1234568

11/12/2021

End of Page

Selecting a specific notification from the list will allow you to check associated messaging and any required actions.

Claim Paid

12/09/2021, 6:49 am

Lender Reference Number: 1234567

Please be advised that your Assignment of Mortgage claim has been paid by CMHC. Should you have any questions, please post a message in your claim file on your Lender Portal or contact cpc@cmhc-schl.gc.ca

Thank you,

CMHC Claims Payment Center

Notifications

Unread (4)

Read

All

Mark all as read

Claim Paid

Lender Reference Number: 1234567

12/09/2021

Claim Paid

Lender Reference Number: 1234568

12/07/2021

Claim Paid

Lender Reference Number: 1234567

12/06/2021

Documentation Requested

Lender Reference Number: 1234567

11/19/2021

Claim Cancelled

Lender Reference Number: 1234568

11/12/2021

End of Page

Selecting the hyperlink in the notification message will redirect you to the detailed view of that file.



Notifications expire after 90 days and only the 50 most recent notifications will be available at any given time.

Notifications

Unread (4)

Read

All

Mark all as read

Claim Paid

Lender Reference Number: 1234567

12/09/2021

Claim Paid

Lender Reference Number: 1234568

12/07/2021

Claim Paid

Lender Reference Number: 1234567

12/06/2021

Documentation Requested

Lender Reference Number: 1234567

11/19/2021

Claim Cancelled

Lender Reference Number: 1234568

11/12/2021

End of Page

Once you have selected a notification, it will be moved to the **Read** tab the next time you open the **Notifications** panel.



Navigating the Dashboard: Notifications

The notifications feature is a core functionality of the Insurance Servicing Tools.

Notifications

Notifications

Unread (5)

Read

All

Mark all as read

Claim Paid

Lender Reference Number: 1234567

12/09/2021

Claim Paid

Lender Reference Number: 1234568

12/07/2021

Claim Paid

Lender Reference Number: 1234567

12/06/2021

Documentation Requested

Lender Reference Number: 1234567

11/19/2021

Claim Cancelled

Lender Reference Number: 1234568

11/12/2021

End of Page

Selecting the **Refresh** icon will refresh and update the list of notifications.

Notifications

Unread (5)

Read

All

Mark all as read

▼

Notifications

Unread (4)

Read

All

Selecting the **Mark All Read** icon will move all notifications to the **Read** tab.

Claim Paid

Lender Reference Number: 1234567

12/09/2021

Claim Paid

Lender Reference Number: 1234568

12/07/2021

Claim Paid

Lender Reference Number: 1234567

12/06/2021

Documentation Requested

Lender Reference Number: 1234567

11/19/2021

Claim Cancelled

Lender Reference Number: 1234568

11/12/2021

Load More

Using the scroll bar on the right and the **Load More** button will allow you to review any additional notifications.



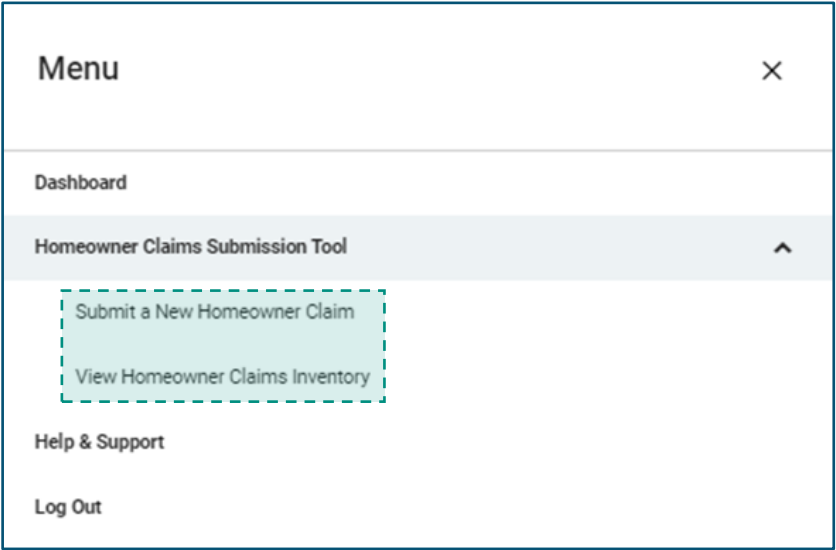
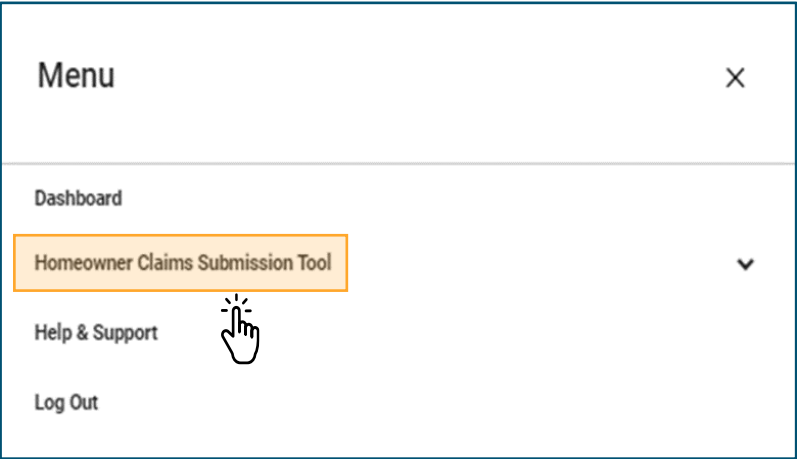
Navigating the Dashboard: Menu

The Menu features various Menu items depending on which Insurance Servicing Tools you have access to. All users will have the **Dashboard**, **Help & Support** and **Log Out** Menu items.

Menu

Select a Menu item to be brought to that page. Some Menu items expand when you select them, providing additional page options.

If a Menu item expands when selected, you may only navigate to the sub-level items.



If you select **Log Out** from the Menu panel you will be logged out and redirected to the login page.



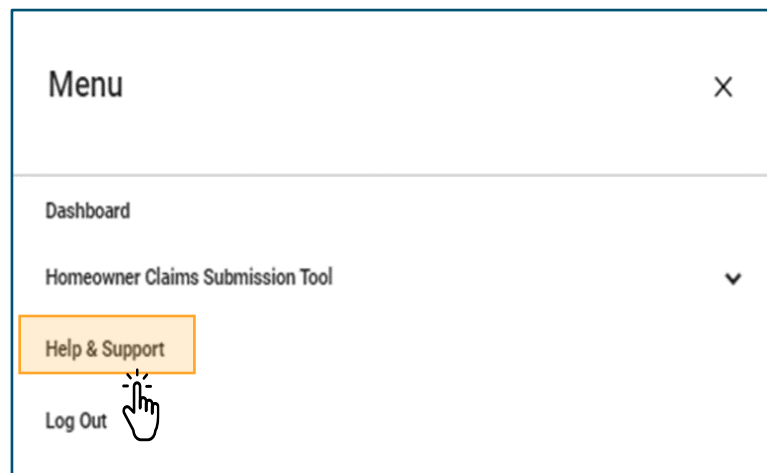
Navigating the Dashboard: Help & Support

If you have questions or would like to learn more about the processes and tools available in the Insurance Servicing Tools, the **Help & Support** pages are a great place to start.

Help & Support

Here you can find:

- downloadable copies of the relevant training materials and documents
- explanations on the general functionality and features of the Insurance Servicing Tools
- step-by-step instructions for processes applicable to the default management request submission tool, homeowner claim submission tool and arrears report upload tool



You can access the **Help & Support** pages through the **Menu** in the top right-hand corner of the screen.





Chapter 2: Homeowner Claims Submission Tool

Introducing the Homeowner Claims Submission Tool

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Introducing the Homeowner Claims Submission Tool

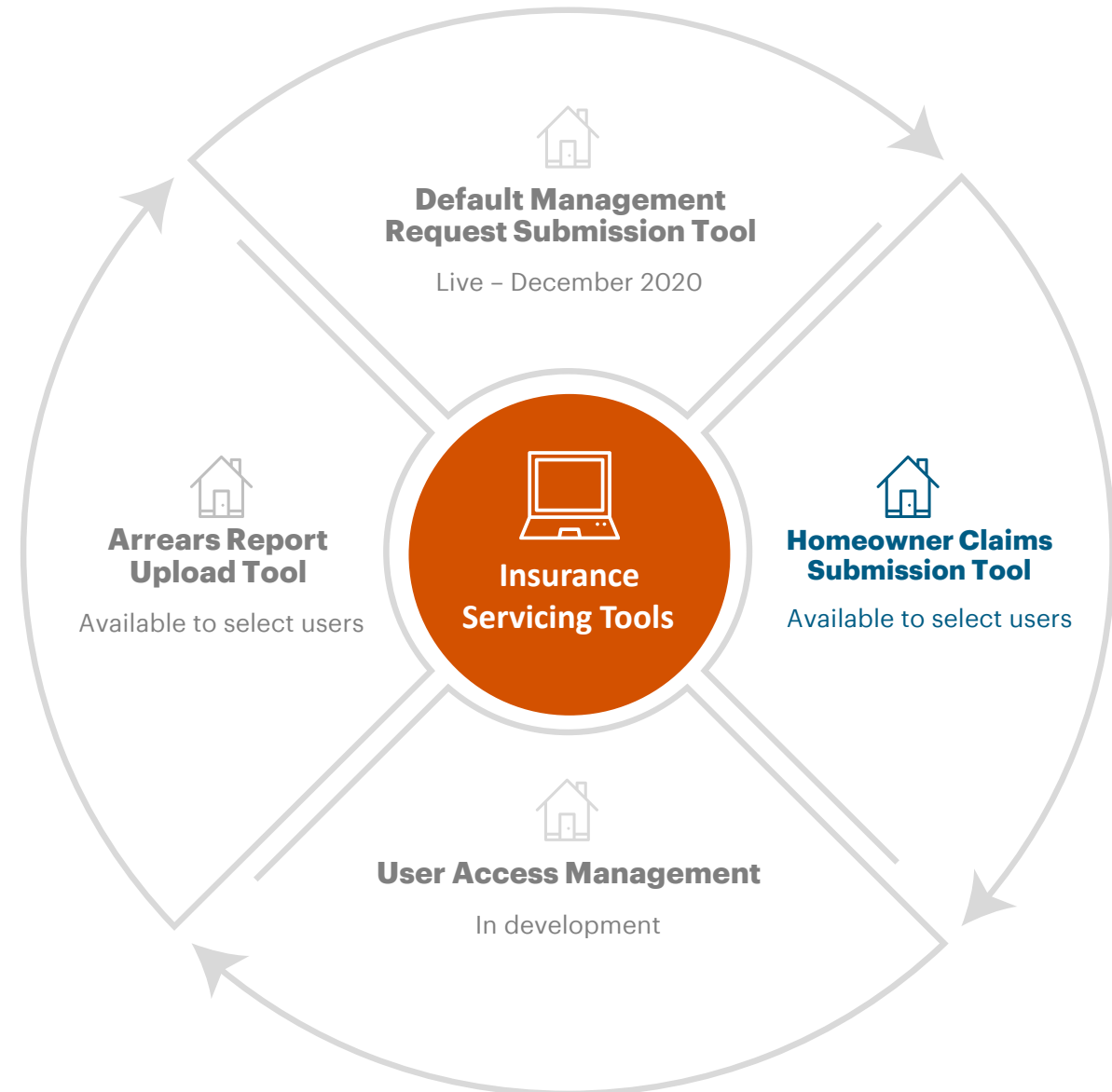
This release of the Insurance Servicing Tools includes the **homeowner claims submission tool**.

The homeowner claims submission tool will modernize and streamline the way you submit claims to CMHC and in the future, replace legacy methods of claims submission such as emiliCLAIMS, e-mail or fax.

These new tools will compliment the previously released **default management request submission tool** to offer you a centralized one-stop-shop for your insurance servicing needs.



This new tool does not impact or change existing claims policies.



Homeowner Claims Submissions: Then versus Now



Legacy Homeowner Claims Submissions

Historically, main and supplementary claims were submitted in one of two ways: keyed in manually to emiliCLAIMS or by completing Form 05 – Request for Claim Payment and submitting this via e-mail or fax.



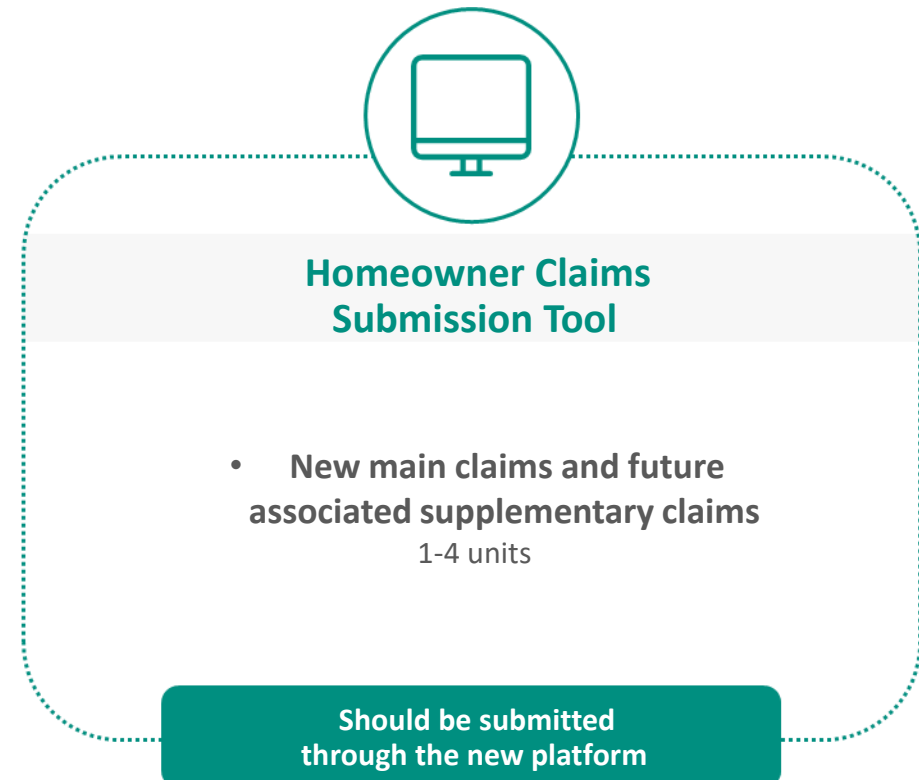
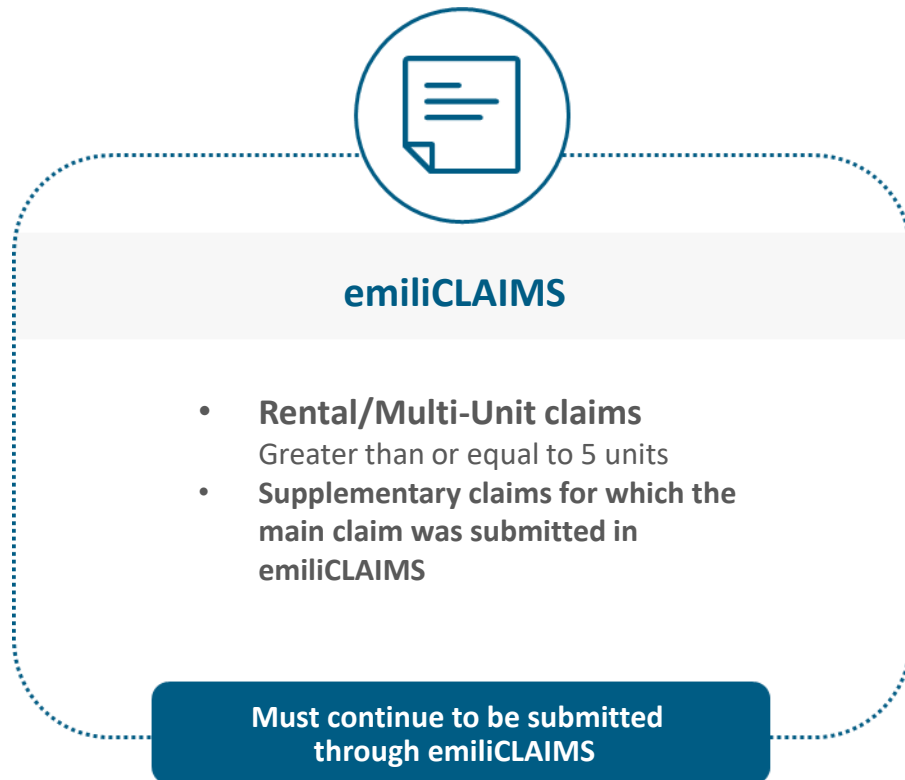
Homeowner Claims Submission Tool

Today, homeowner claims submissions can also be completed through the online homeowner claims submission tool.

During the claim submission process, select fields in the submission will be prepopulated. You will also notice instant form-level validation and will be able to save a draft submission, all resulting in faster processing times. Users will also have access to the Homeowner Claims Inventory which features a real-time central view of all claims submitted through the platform and their associated status, the ability to view the final outcome of your claim calculation, sorting and filtering capabilities and access to a repository of all attachments and comments for each claim. Automated notifications are enabled to alert you of updates to your claims.

Claims Submissions During the Transition Period

This diagram illustrates which systems should be used to submit the various claim types during the transition period from emiliCLAIMS to the homeowner claims submission tool.





Chapter 2: Homeowner Claims Submission Tool

Homeowner Claims Submission

Coverage Guide

[How to Navigate to the
Homeowner Claims
Submission Tool](#)



[How to Complete and
Submit a Homeowner Claim](#)



[How to Monitor the
Homeowner Claims
Inventory](#)



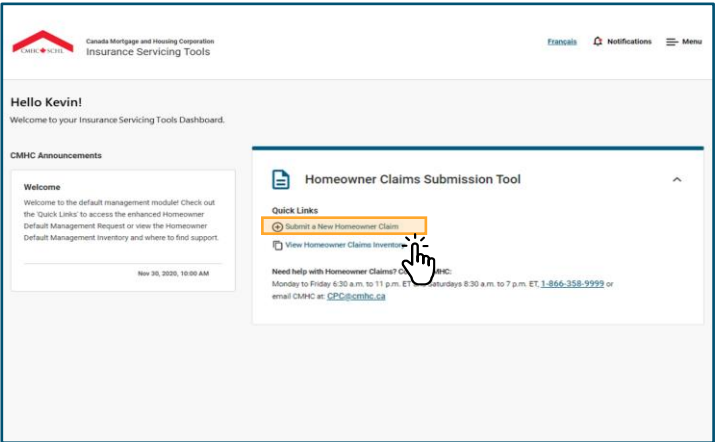
How to Navigate to the Homeowner Claims Submission Tool

Follow one of these options to navigate to the Homeowner Claims Submission page.



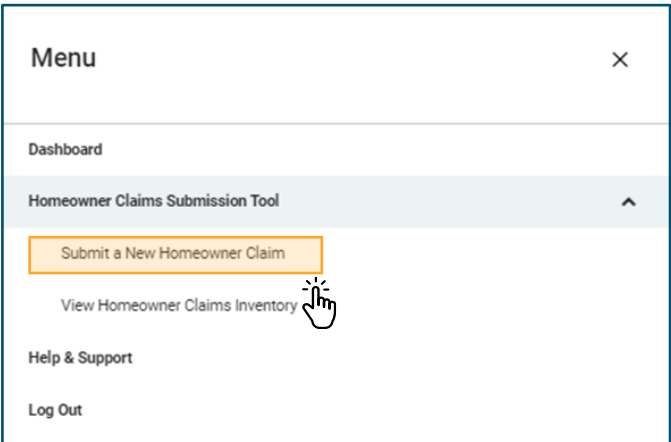
Option 1

Select **Submit a New Homeowner Claim** in the Quick Links section on the Dashboard.



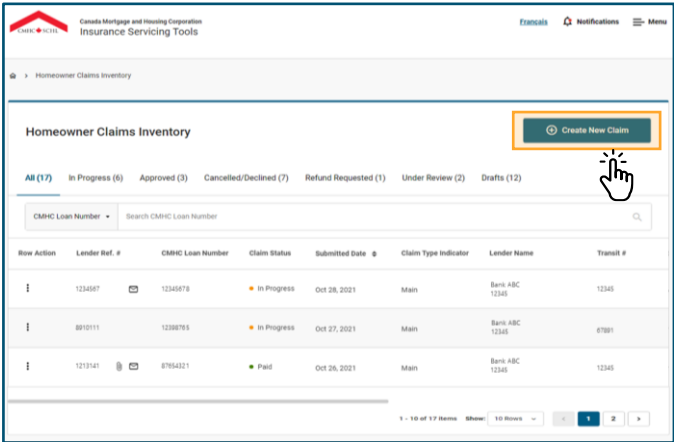
Option 2

Open the Menu in the right-hand corner of the screen and select **Homeowner Claims Submission Tool**, then select **Submit a New Homeowner Claim**.



Option 3

Select **Create New Claim** from the Homeowner Claims Inventory.



Upon successfully navigating to the Homeowner Claims Submission page, you can begin submitting your claim.



How to Complete and Submit a Homeowner Claim

Follow these instructions to learn how to complete and submit a homeowner claim.





01.

Validate Loan Information & Claim Type

Complete all the fields in the **Validate Loan Information & Claim Type** section in order to validate the information.

On the following pages we will explore some useful tips to appropriately populate all the fields needed for validation.



 Homeowner Claims Submission 

STEP 1 OF 2

Validate Loan Information & Type of Claim

Validation

Claim Type Indicator

CMHC Loan Number

Main

Lender Reference Number

Institution Number

Transit Number

Please Select

Please Select

Create Claim



How to Complete and Submit a Homeowner Claim

Validation

In this section, you are required to populate all fields to validate the claim.

- Select the **Claim Type Indicator** using the drop-down list. The **Claim Type Indicator** may be either Main or Supplementary.
- Enter the eight-digit number for **CMHC Loan Number**. Entering an invalid **CMHC Loan Number** will result in an error. Only a valid loan number that is both existing and has an approved, finalized or issued status will allow you to navigate to the following section of the submission.
- Enter the **Lender Reference Number**.
- The **Institution Number** and **Transit Number** are drop-down fields. These fields will be populated based on the user’s permission. If you are carrying out work on behalf of another financial institution, additional drop-down options will be available to you.

STEP 1 OF 2

Validate Loan Information & Claim Type

Validation

Claim Type Indicator

Main

CMHC Loan Number

12345678

Lender Reference Number

1234567

Institution Number

123

Transit Number

12345

How to Complete and Submit a Homeowner Claim

02. Confirm Validation

After completing the required fields, select **Validate**.

Selecting **Validate** will confirm validation of loan information and claim type, or prompt validation errors if any.

If you change the language by selecting the Language toggle located in the top left-hand corner of the screen before selecting **Validate**, all data entered will be cleared.



You may experience validation errors after selecting **Validate**. On the following page we will learn how to handle these errors.

Canada Mortgage and Housing Corporation
Insurance Servicing Tools

Claims Submission

Homeowner Claims Submission ?

STEP 1 OF 2
Validate Loan Information & Type of Claim

Validation

Claim Type Indicator: Main
CMHC Loan Number: 12345678

Lender Reference Number: 1234567
Institution Number: 123
Transit Number: 12345

Validate

How to Complete and Submit a Homeowner Claim

The validation errors that may appear at this stage belong to different scenarios. Step 1 Validation Errors may be:



Validation Errors

- You cannot submit a claim for a property greater than four units.
- You cannot submit a claim for loans that fall under a Ministerial Loan Guarantee.
- You cannot submit a claim if there are outstanding premiums and/or fees that have not been paid for the associated CMHC Loan Number.
- You must enter the CMHC Loan Number associated with the latest insurance policy for the given property address.
- You cannot start a Supplementary Claim unless there is an existing paid Main Claim for that account.
- You cannot start a Main Claim if there is already an active Main Claim for that account.
- You cannot start a new claim if there is another claim in progress for that account.
- You cannot create multiple drafts for the same account.



You cannot create the claim until the errors have been resolved. If you require assistance, contact the Claims Payment Centre. Please refer to the contact information on [page 76](#).

How to Complete and Submit a Homeowner Claim

03. Populate the Claim Information

Once you have addressed any errors you may have experienced in the **Validate Loan Information & Claim Type** section, the **Enter Claim Information** section will be activated and sections A to J will be displayed.

Complete the required fields in the **Enter Claim Information** section with the appropriate information.

On the following pages we will explore some useful tips to complete sections A to J.



Homeowner Claims Submission

STEP 1 OF 2
Validate Loan Information & Type of Claim

Validation

Claim Type Indicator

Main

CMHC Loan Number

12345678

Lender Reference Number

1234567

Institution Number

123

Transit Number

12345

Claims Payment Centre

CMHC's Claims Payment Centre is available to assist you at any time.

Phone

1-866-358-9999

Monday – Friday

6:30 AM - 11 PM ET

Saturday

8:30 AM - 7:00 PM ET

Sunday

Closed

[View More](#)

STEP 2 OF 2
Enter Claim Information

A) Lender Details

NOTE: If you would like to update the pre-populated information on file permanently, please contact the lender team.

Lender Name

Bank ABC

Lender Code

12345

Claim Payee Transit Number

12345

Claim Payee Type

Status

A) Lender Details

B) Borrower Details

C) Property Details

CANADA MORTGAGE AND HOUSING CORPORATION

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How to Complete and Submit a Homeowner Claim: Useful Tips

While completing the homeowner claims submission, keep the following tips in mind.

System Icons




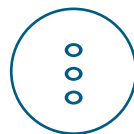
Add Comment

Select the add comment icon to open a text field where you may add a comment. Select Update to add or Edit to modify.



Glossary

Select the  icon to view a glossary of terms for each section of the Homeowner Claims Submission.



Vertical Ellipses

Select the vertical ellipses icon to perform additional functions such as Edit or Delete.



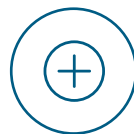
Delete Function

Select the delete icon to remove the additional fields.



Date Picker

A calendar icon will be displayed for any field that requires a date.



Add Function

Select the add (+) icon to add a new entry.

Additional Features



Bilingual Support and Language Functionality

If you are bilingual, you can enter text into form fields in a language that is different from the one currently set in the user interface.



Dollar Values

Where dollar values are expected, the field will display a \$ symbol. You can enter decimal points up to two places.

Using the Status Tracker

You can use the status tracker to easily navigate the sections when completing the submission. Selecting the name of the section on the **Status Tracker**, will allow you to jump between sections of the claim submission.

Status

☐ A) Lender Details

☒ B) Borrower Details

☐ C) Property Details

Check the references of the Status Tracker:



Incomplete Section: Used to indicate sections that are incomplete or have errors.



Current Section: Used to indicate the section you are currently in.



Completed Section: Used to indicate sections that are complete and free of errors.

How to Complete and Submit a Homeowner Claim: Useful Tips

You can save a draft of your homeowner claims submission after validating loan information and type of claim.

Homeowner Claims Submission Draft



To save a draft of your homeowner claims submission, complete the Validate Loan Information & Claim Type section and select **Validate**. This action will create the first draft (once you have addressed any validation errors). You may save further updates made to this draft by selecting **Save Draft** on the Status Tracker.



Your draft can be accessed at any time in the Homeowner Claims Inventory under the Drafts tab.



You can save a draft of your homeowner claims submission with errors (anytime after successfully creating the claim), but you cannot formally submit your claims submission until all errors have been resolved.



Now that you know these tips, let's learn about sections A to J.

Saving a Draft

Status

- ☐ A) Lender Details
- ☒ B) Borrower Details
- ☒ C) Property Details
- ☒ D) Default Management
- ☒ E) Claim Details
- ☒ F) Listing Period
- ☒ G) Borrower's Charges
- ☒ H) N.O.I. / Rental Income Details
- ☒ I) Partial Payment Details
- ☒ J) Attachments

Submit **Save Draft**

How to Complete and Submit a Homeowner Claim

A. Lender Details

In this section, information about your financial institution or the financial institution you are carrying out work on behalf of is required.

- The **Lender Name** and **Lender Code** fields are prepopulated based on the Transit Number and Institution Number entered in the Validate Loan Information & Claim Type Indicator section.
- The **Claim Payee Transit Number** and **Claim Payee Type** fields indicate who the claim payee is. These fields are mandatory and can be selected from the drop-down list.
- The **Claim Payee Name** field is prepopulated based on the **Claim Payee Transit Number** chosen.
- The **Language of Correspondence** field will prepopulate based on your preferred language.
- The **Lender Address** field will prepopulate based on the Transit Number and Institution Number entered in the previous step but will remain editable. Ensure you enter the **Postal Code** in the following format: A1A1A1.



The **Language of Correspondence** is the language that will be used for claim communications (e.g., claim cover letter, claim calculation summary). Please select the appropriate language for your communications.

A) Lender Details ?

NOTE: If you would like to update the pre-populated information on file permanently, please contact the lender team.

| | |
|-----------------------------------|-----------------------------------|
| Lender Name | Lender Code |
| Bank ABC | 12345678 |
| Claim Payee Transit Number | Claim Payee Type |
| 12345 | Approved Lender |
| Claim Payee Name | Language of Correspondence |
| Bank ABC | English |

Lender Address
3027 Robson Street

Lender Address Line 2 (Optional)
Unit 2

| | | |
|------------------|------------------|--------------------|
| Town/City | Province | Postal Code |
| Vancouver | British Columbia | V6B3K9 |

Status

A) Lender Details

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

A. Lender Details

In this section, information about your financial institution or the financial institution you are carrying out work on behalf of is required.

- **Contact Information for Lender’s Authorized Officer** will prepopulate based on your account information but remains editable. To update any contact information, please contact your Administrator.

- A Secondary Authorized Officer may act as a delegate or oversee a claim, with similar access as the Primary Authorized Officer. Select the **Add (+)** icon to **Add Secondary Authorized Officer**.
 - A Secondary Authorized Officer must be authorized by the Administrator.

Contact Information for Lender's Authorized Officer

| | |
|------------------------------|-----------------------------|
| First Name | Last Name |
| Kevin | Brown |
| Phone Number | Extension (Optional) |
| 123 456 7891 | 123 |
| Fax Number (Optional) | Email Address |
| | kevin.brown@bankabc.com |

+

 Add Secondary Authorized Officer

Status

A) Lender Details

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

B. Borrower Details

In this section, enter all mandatory details pertaining to the Borrower or Co-Borrower and whether the judgment was pursued or not pursued.

- Reason for Borrower Default is a mandatory field. If you select **Other** from the drop-down list, **Please Specify (Other)** mandatory text field will appear.
- Judgment Action is a mandatory field. If you select **Not Pursued** from the drop-down list, an additional mandatory field, the **Reason Covenantor/Guarantor for Not Pursued** field will appear.
 - If you select **Other** from the Reason Covenantor/Guarantor Not Pursued drop-down list, the **Reason for Not Pursued, Please Specify (Other)** mandatory text field will appear.

B) Borrower Details ?

First Name

Erica

Last Name

Leal

Date of Birth

1983-10-22

Borrower Type

Covenantor

Reason for Borrower Default

Other

If Other Reason for Borrower Default, please specify:

Non-responsive / unknown.

100 Character Limit

26/100

Judgment Action

Not pursued

Reason Covenantor / Guarantor Not Pursued

Other

If Other Reason for Not Pursued, please specify:

Not financially feasible to pursue.

100 Character Limit

36/100

Status

✓

A) Lender Details

📍

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

B. Borrower Details

In this section, enter all mandatory details pertaining to the Borrower or Co-Borrower and whether the judgment was pursued or not pursued.

- The **Financial Assessment Completed** field will default to **No** but remains editable.
- To **Add Co-borrower/Guarantor**, select the **Add (+)** icon.

Financial Assessment Completed

☐ Yes ☒ No

+

Add Co-borrower/Guarantor

Status

✓

A) Lender Details

📍

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft

How to Complete and Submit a Homeowner Claim

C. Property Details

All fields in this section will be prepopulated based on existing loan details, except for the **Complete Legal Description (Optional)** sub-section.

- Enter a value for either **Number of Beds** or **Number of Units**. **Number of Units** is only used for nursing homes, rooming houses, etc.
- **Building Type** is not editable and will be pre-populated based on the **Number of Beds** or **Number of Units** you enter.
- For **Complete Legal Description (Optional)** provide the complete legal description of the property and put any additional information in the **Additional Description (Optional)** field.
 - If the property is in Quebec, please enter the cadastral information in the **Lot** field.
 - If available, include the Property/Parcel Identifier Number (PIN, PID, and so on) along with the other legal description details.
 - If applicable, include the serial number of the mobile home.

C) Property Details

Street Number

2021

Street Name

Kith

Street Type (Optional)

Rd

Street Direction (Optional)

Unit Number (Optional)

Town/City

North Vancouver

Province

British Columbia

Postal Code

V8T2C1

Additional Street Number (Optional)

Number of Beds

0

Number of Units

1

Building Type

Single

Complete Legal Description (Optional)

Township (Optional)

Concession (Optional)

Block (Optional)

Plan (Optional)

R767

Lot (Optional)

1

Unit (Optional)

Level (Optional)

Additional Legal Description Details (Optional)

PID Number S678

1000 Character Limit

15/1000

Status

A) Lender Details

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft

CANADA MORTGAGE AND HOUSING CORPORATION

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How to Complete and Submit a Homeowner Claim

D. Default Management

If there are existing approved default management tools for the loan submitted through the default management request submission tool, information in this section will prepopulate.

- In the **Were Default Management Tools Used?** field, please note if default management tools have ever been applied to the loan. If there are existing approved default management tools for the loan submitted through the default management request submission tool, the field will be set to **Yes**.
- The **Default Management Approved Date** field will prepopulate to the date the default management request was approved but remains editable.
- The reason for default management request will prepopulate in the **Please review and amend the default management tools where applicable** field but remains editable.

D) Default Management ?

Were default management tools approved?
☒ Yes ☐ No

Default Management Approved Date
2016-09-14

Please review and amend the default management tools where applicable.
Borrower deferred four monthly payments due to unemployment.
1000 Character Limit 61/1000

Status

A) Lender Details

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft

How to Complete and Submit a Homeowner Claim

E. Claims Details

In this section, complete all fields corresponding to your claim type.



Keep reading to learn more about the key fields in this section.

E) Claim Details ⓘ

Claim Type

Deficiency Sale

Property Sold by Lender or Borrower

Approved Lender

Mobile Home on Leased Land

☐ Yes

☒ No

Additional Securities Held by Borrowers (Optional)

Type of Warranty

Approved Lenders Corporate Warranty

Legal System

Common Law

Type of Legal Action

Power of Sale

Date Legal Action Started

2017-12-13

Date Legal Action Completed

2018-05-30

Claim Filing Extension Obtained

☐ Yes

☒ No

Eviction

☐ Yes

☒ No

Contested

☐ Yes

☒ No

Status

☒

A) Lender Details

☒

B) Borrower Details

☒

C) Property Details

☒

D) Default Management

☒

E) Claims Details

☐

F) Listing Period

☐

G) Borrower Charges

☐

H) NOI/Rental Income Details

☐

I) Partial Payment Details

☐

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

E. Claims Details

Tips for Key Fields

Once you select your **Claim Type**, the fields in this section will vary according to the type of claim you selected. Let's review how the **Claim Type** selected will affect the structure of the section.

Claim Type

Title Transfer

Claim Type

Assignment of Mortgage

Selecting **Title Transfer** or **Assignment of Mortgage** will open the following unique fields:

- Property Being Transferred by Lender or Borrower.
- Assignment of Mortgage: This field is not available as the Type of Legal Action in the province of Quebec.
- British Columbia (B.C)/Yukon Sale Closing Date: This field will be displayed for properties listed in BC or YT and will be prepopulated for supplementary claims. This field will only be displayed for Title Transfer Claim Type where the judgement status is Obtained or Ongoing.
- Representative Whom CMHC Should Contact to Obtain Keys Information subsection:
 - Name should be entered in the following format: FirstName LastName.
 - Property Vacated By is a mandatory field if Property Occupancy Status is vacant.



These fields are only applicable for **Title Transfer** or **Assignment of Mortgage**.

Status

- ☒ A) Lender Details
- ☒ B) Borrower Details
- ☒ C) Property Details
- ☒ D) Default Management
- ☒ E) Claims Details
- ☐ F) Listing Period
- ☐ G) Borrower Charges
- ☐ H) NOI/Rental Income Details
- ☐ I) Partial Payment Details
- ☐ J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

E. Claims Details

Tips for Key Fields

Once you select your **Claim Type**, the fields in this section will vary according to the type of claim you selected. Let's review how the **Claim Type** selected will affect the structure of the section.

Claim Type

Deficiency Sale

▼

Selecting **Deficiency Sale** will open the following unique, mandatory fields:

- Property Sold by Lender or Borrower
- Deficiency Sale Closing Date
- Deficiency Sale Price
- Date Offer Accepted
- Real Estate Commission Paid



These fields are only applicable for **Deficiency Sale**.

Status

- ☒

A) Lender Details
- ☒

B) Borrower Details
- ☒

C) Property Details
- ☒

D) Default Management
- ☒

E) Claims Details
- ☐

F) Listing Period
- ☐

G) Borrower Charges
- ☐

H) NOI/Rental Income Details
- ☐

I) Partial Payment Details
- ☐

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

E. Claims Details

Tips for Key Fields

Once you select your **Claim Type**, the fields in this section will vary according to the type of claim you selected. Let's review how the **Claim Type** selected will affect the structure of the section.

Claim Type

Enhanced Claims Service (ECS) ▾

Claim Type

Walkaway ▾


Selecting **Enhanced Claims Service (ECS)** or **Walkaway** will open the following unique fields:

- Date Approved Lender was Notified to Submit Claim
- Date Legal Action Started is a mandatory field for Walkaway, whereas Date Legal Action Completed is optional.



These fields are only applicable for **Enhanced Claims Service** or **Walkaway**.

Status

- ✓ A) Lender Details
- ✓ B) Borrower Details
- ✓ C) Property Details
- ✓ D) Default Management
-  E) Claims Details
- F) Listing Period
- G) Borrower Charges
- H) NOI/Rental Income Details
- I) Partial Payment Details
- J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

E. Claims Details

Tips for Key Fields

Mobile Home on Leased Land is a mandatory field.

Select any **Additional Securities Held by Borrowers (Optional)** from the drop-down list:

- **Chattel Mortgage:** It is mainly used in instances of movable property such as mobile homes.
- **Other:** May include Personal Property Security Registration (PPSR).
- **Promissory Note:** it is a financial instrument that contains a written promise by one party to pay another party a definite sum of money.

Select the **Legal System** from the drop-down list. For all provinces, except for Quebec, **Common Law** will be chosen. For the province of Quebec, **Civil Law** will be chosen. If you select **Other**, a mandatory text field will appear.

Date Legal Action Started must be a calendar date prior to **Date Legal Action Completed**.

Claim Filing Extension Obtained, **Eviction** and **Contested** are all mandatory fields.

E) Claim Details ?

Claim Type

Deficiency Sale

Property Sold by Lender or Borrower

Approved Lender

Mobile Home on Leased Land

☐ Yes

☒ No

Additional Securities Held by Borrowers (Optional)

Type of Warranty

Approved Lenders Corporate Warranty

Legal System

Common Law

Type of Legal Action

Power of Sale

Date Legal Action Started

2017-12-13

Date Legal Action Completed

2018-05-30

Claim Filing Extension Obtained

☐ Yes

☒ No

Eviction

☐ Yes

☒ No

Contested

☐ Yes

☒ No

Status

A) Lender Details

B) Borrower Details

C) Property Details

D) Default Management

E) Claims Details

F) Listing Period

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft

CANADA MORTGAGE AND HOUSING CORPORATION

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How to Complete and Submit a Homeowner Claim

E. Claims Details

Tips for Key Fields

Enter the **Amount** (deficit or surplus) currently held in the tax account as of the default date (if applicable).

Enter the number of calendar days where the mortgage payment was deferred but not reimbursed prior to default. The number of days cannot exceed four months.

Using the drop-down list, indicate whether the **Mortgage Type** is **Standard** or **Collateral**.

Due Date of Last Completed Installment Paid

2017-09-22

Unpaid Principal Balance Owning at Date of Last Complete Installment Paid

\$400000

Tax Account Balance at Due Date of Last Complete Installment Paid

Amount

\$4000

Type

Deficit

Deficiency Sale Closing Date

2019-04-17

Deficiency Sale Price

\$450000

Real Estate Commission Paid

\$25000

Date Offer Accepted

2019-03-26

Number of Calendar Days Deferred (Not Reimbursed)

4

Mortgage Type

Standard



If the submission is for a supplementary claim, the following fields will be prepopulated, if applicable:

- British Columbia (B.C.)/ Yukon Sale Closing Date
- Claim Filing Extension Obtained
- Eviction
- Contested
- Interest Adjustment Date
- Interest Rate at Default (Mortgage Only) Percentage will prepopulate
- Due date Of Last Completed Installment Paid
- Unpaid Principal Balance Owning at Date of Last Complete Installment Paid
- Date Legal Action Started
- Date Legal Action Completed
- Mortgage Type

Status

✓

A) Lender Details

✓

B) Borrower Details

✓

C) Property Details

✓

D) Default Management

📍

●

E) Claims Details

○

F) Listing Period

○

G) Borrower Charges

○

H) NOI/Rental Income Details

○

I) Partial Payment Details

○

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim


F. Listing Period

In this section, please complete all fields corresponding to the listing details for the property.

Listing period is not required for **ECS** and **Walkaway** claim types. In either scenario, enter the **Appraisal Date** and **Appraisal Value**.

If the claim type is Deficiency Sale, Title Transfer/Assignment of Mortgage, or the property was sold by the lender and there is no exception to the listing, the following fields are mandatory:

- Approved Lender’s Listing Date
- Approved Lender’s Listing Expiry Date
- Approved Lender’s List Price
- Revised List Price
- Comparative Market Analysis (CMA) Date
- Comparative Market Analysis (CMA) Value
- Minimum Acceptable Sale Price



Keep reading to learn more about the key fields in this section.

F) Listing Period ?

☐ Yes

☒ No

Approved Lender's Listing Date

2018-09-11

Approved Lender's Listing Expiry Date

2018-12-11

Approved Lender's List Price

\$650000

Revised List Price

\$500000

Appraisal Date

2018-05-02

Appraisal Value

\$475000

Comparative Market Analysis (CMA) Date

2018-05-31

Comparative Market Analysis (CMA) Value

\$450000

Minimum Acceptable Sale Price

\$450000

+ Add Additional Listing Period

Status

☒ A) Lender Details

☒ B) Borrower Details

☒ C) Property Details

☒ D) Default Management

☒ E) Claims Details

☒ F) Listing Period

☐ G) Borrower Charges

☐ H) NOI/Rental Income Details


☐ I) Partial Payment Details

☐ J) Attachments

Submit

Save Draft

CANADA MORTGAGE AND HOUSING CORPORATION



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How to Complete and Submit a Homeowner Claim

F. Listing Period

Tips for Key Fields

- **Exception to Listing** will be set to **No** and additional fields will be shown to add a listing period. Selecting Yes will collapse the fields below to show only **Appraisal Date** and **Appraisal Value**.
- Enter the first date the property was listed for sale in **Approved Lender's Listing Date**.
- **Approved Lender's Listing Expiry Date** must not be less than the Approved Lender's Listing Date or greater than the current calendar date unless the Claim Type is Deficiency Sale.
- Enter the list price of the initial 90-day listing period in **Approved Lender's List Price**.
- Enter the last list price during the initial 90-day listing period in **Revised List Price**. This field is displayed and optional for Deficiency Sale, Title Transfer and Assignment of Mortgage claim types. The amount cannot be equal to the **Approved Lender's List Price**.

F) Listing Period ⓘ

☐ Yes

☒ No

Approved Lender's Listing Date

2018-09-11

Approved Lender's Listing Expiry Date

2018-12-11

Approved Lender's List Price

\$650000

Revised List Price

\$500000

Appraisal Date

2018-05-02

Appraisal Value

\$475000

Comparative Market Analysis (CMA) Date

2018-05-31

Comparative Market Analysis (CMA) Value

\$450000

Minimum Acceptable Sale Price

\$450000

+ Add Additional Listing Period

Status

✓

A) Lender Details

✓

B) Borrower Details

✓

C) Property Details

✓

D) Default Management

✓

E) Claims Details

📍

●

F) Listing Period

○

G) Borrower Charges

○

H) NOI/Rental Income Details

○

I) Partial Payment Details

○

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

F. Listing Period

Tips for Key Fields

- If **Exception to Listing** is **Yes**, then only the **Appraisal Date** and **Appraisal Value** will be displayed.
 - Enter the date the appraisal report was obtained for the initial 90-day listing in the **Appraisal Date**. This is a mandatory field.
 - Enter the market value as indicated on the appraisal report for the initial 90-day listing period in the **Appraisal Value**. This is a mandatory field.
- Enter the date the initial Comparative Market Analysis (CMA) report was obtained for **Comparative Market Analysis (CMA) Date**.
- Enter the market value as indicated on the initial Comparative Market Analysis (CMA) report for **Comparative Market Analysis (CMA) Value**.
- Enter the determined **Minimum Acceptable Sale Price**.
- Select the **Add (+)** icon to **Add Additional Listing Period**. Only one additional listing period can be added.



When you add an additional listing period, the system will perform additional date validations based on the data entered for the first listing period.

F) Listing Period ?

☐ Yes ☒ No

Approved Lender's Listing Date
2018-09-11

Approved Lender's Listing Expiry Date
2018-12-11

Approved Lender's List Price
\$650000

Revised List Price
\$500000

Appraisal Date
2018-05-02

Appraisal Value
\$475000

Comparative Market Analysis (CMA) Date
2018-05-31

Comparative Market Analysis (CMA) Value
\$450000

Minimum Acceptable Sale Price
\$450000

+

Add Additional Listing Period

Status

✓

A) Lender Details

✓

B) Borrower Details

✓

C) Property Details

✓

D) Default Management

✓

E) Claims Details

📍

F) Listing Period

○

G) Borrower Charges

○

H) NOI/Rental Income Details

○

I) Partial Payment Details

○

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

G. Borrower's Charges

In this section, record any costs incurred by the borrower that are related to the property.

- Select **Code and Nature of Charge**. The drop-down list contains a list of codes and accompanying descriptions. If you select **999 Other**, the **Comments** text field will appear. This field is mandatory.
- **Date Paid** and **Amount (\$)** are mandatory fields for all charge codes.

G) Borrower's Charges ?

| Code and Nature of Charge | Date Paid | Amount |
|--|------------|-----------|
| 301: Appraisals | 2018-06-07 | \$621.5 |
| + Add Comments | | |
| 140: Legal Fees | 2019-01-19 | \$3023.2 |
| + Add Comments | | |
| 130: Taxes After Default | 2019-05-30 | \$2735.59 |
| + Add Comments | | |
| 140: Legal Fees | 2019-08-13 | \$3244.82 |
| + Add Comments | | |
| 999: Other | 2019-05-30 | -\$7910 |
| <div>Deposit on sale that fell through.</div> <div>40 Character Limit34/40</div> | | |

Total Borrower Charges
\$1715.11

Status

✓

A) Lender Details

✓

B) Borrower Details

✓

C) Property Details

✓

D) Default Management

✓

E) Claims Details

✓

F) Listing Period

📍

G) Borrower Charges

H) NOI/Rental Income Details

I) Partial Payment Details

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

H. NOI/Rental Income Details

In this section, include any property-related income received (rental or otherwise).

- The **Has Rental Income Been Received** is a mandatory field that will be set to **No** but remains editable. Selecting **Yes** will open the following fields:
 - **Date Paid** is a mandatory field and the date entered must be after the Due Date of Last Complete Installment Paid.
 - **Amount (\$)** is a mandatory field and can only be entered using a positive number.
 - You may **Add Comment** for each line item (this is optional).
- For supplementary claims, the cash receipts from the previous claim will be pre-populated and editable.

H) N.O.I. / Rental Income Details ?

Has rental income been received?

☒ Yes ☐ No

| Date Paid for N.O.I. / Rental Income | Amount |
|--------------------------------------|--------|
| 2017-02-01 | \$1800 |

+ Add Comment

Total NOI/Rental Income
\$1800.00

Status

☒ A) Lender Details

☒ B) Borrower Details

☒ C) Property Details

☒ D) Default Management

☒ E) Claims Details

☒ F) Listing Period

☒ G) Borrower Charges

☒ H) NOI/Rental Income Details

☐ I) Partial Payment Details

☐ J) Attachments

Submit

Save Draft



There is no limitation to the number of rows you may add.



How to Complete and Submit a Homeowner Claim

I. Partial Payment Details

In this section, include any partial payments received on the mortgage.

- **Have Partial Payments Been Received** is a mandatory field. Selecting **Yes** will open the following fields:
 - **Date Paid for Partial Payments on Mortgage** is a mandatory field. The date entered must be after the Due Date of Last Complete Installment Paid.
 - **Amount (\$)** is a mandatory field and can only be entered using a positive value.
 - You may enter a **Comment** for each line item (this is optional).
- For supplementary claims, the cash receipts from the previous claim will be pre-populated and editable.

I) Partial Payment Details ⓘ

Have Partial Payments been received?
☒ Yes ☐ No

| Date Paid for Partial Payments on Mortgage | Amount | |
|--|----------|---------------|
| 2017-03-09 ⓘ | \$1400 ⓘ | + Add Comment |
| 2017-05-15 ⓘ | \$1800 ⓘ | + Add Comment |

Total Partial Payments
\$3200.00

Status

- ✓ A) Lender Details
- ✓ B) Borrower Details
- ✓ C) Property Details
- ✓ D) Default Management
- ✓ E) Claims Details
- ✓ F) Listing Period
- ✓ G) Borrower Charges
- ✓ H) NOI/Rental Income Details
- 📍 I) Partial Payment Details
- J) Attachments

Submit

Save Draft



There is no limitation to the number of rows you may add.



How to Complete and Submit a Homeowner Claim

J. Attachments

For a successful upload, follow these steps:

- A** Select the **Attachment Type** from the drop-down list.
- B** Write a **Description** for the file. The **Description** is mandatory for the Miscellaneous **Attachment Type**.
- C** Drag and a drop the file into the **upload** field or select the field to open a file dialog and select the desired file under the selected **Attachment Type**. When attaching a file, take the following requirements into account:
 - The acceptable file types are PDF, XLSX, XLSM, XLS, JPEG, PNG, DOC, DOCX, BITMAP, TXT, JPG, CSV.
 - The maximum upload file size is 25MB.
 - There is a maximum of 25 attachments per claims submission.
 - The name of the file you wish to upload must not be longer than 100 characters.



If you want to upload files with a different Attachment Type, select the appropriate Attachment Type and follow the same steps for a successful upload.

J) Attachments ?

| Attachment Type | Description | File Name |
|-------------------|-----------------------|---|
| Appraisal Reports | <button>View</button> | 2020AppraisalReport.pdf |

Please attach any supporting documentation.

Attachment Type

Statement of Adjustment

Description

Distribution of funds after sale.

150 Character Limit 33/150

Drop files to attach, or [upload your files](#)
(Supported formats: PDF, XLSX, XLSM, XLS, JPEG, PNG, DOC, DOCX, BITMAP, TXT, JPG, CSV)

Please Note:The Social Insurance Number (SIN) is not required for Claims purposes. Please do not include this information or ensure it is masked prior to submitting the requested documents to CMHC.

Status

✓

A) Lender Details

✓

B) Borrower Details

✓

C) Property Details

✓

D) Default Management

✓

E) Claims Details

✓

F) Listing Period

✓

G) Borrower Charges

✓

H) NOI/Rental Income Details

✓

I) Partial Payment Details

J) Attachments

Submit

Save Draft



How to Complete and Submit a Homeowner Claim

04. Submit the Homeowner Claim

When you finish completing all the sections, select **Submit** on the status tracker.

STEP 2 OF 2
Enter Claim Information

A) Lender Details ⓘ

NOTE: If you would like to update the pre-populated information on file permanently, please contact the lender team.

| | |
|-----------------------------------|-----------------------------------|
| Lender Name | Lender Code |
| Bank ABC | 12345678 |
| Claim Payee Transit Number | Claim Payee Type |
| 12345 | Approved Lender |
| Claim Payee Name | Language of Correspondence |
| Bank ABC | English |

Lender Address

3027 Robson Street

Lender Address Line 2 (Optional)

Unit 2

| | | |
|------------------|------------------|--------------------|
| Town/City | Province | Postal Code |
| Vancouver | British Columbia | V6B3K9 |

Contact Information for Lender's Authorized Officer

| | |
|-------------------|------------------|
| First Name | Last Name |
| Kevin | Brown |

Status

- A) Lender Details
- B) Borrower Details
- C) Property Details
- D) Default Management
- E) Claim Details
- F) Listing Period
- G) Borrower's Charges
- H) N.O.I. / Rental Income Details
- I) Partial Payment Details
- J) Attachments

Submit **Save Draft**



You may experience some error messages after you select Submit. On the following page we will learn how to handle these errors.



How to Complete and Submit a Homeowner Claim

When an error has occurred within the homeowner claims submission, an error notice will be displayed next to the field in question.

Form Level Errors

If you try to submit with form level errors, the page will reload with the errors indicated at the top of the page, directing you to the location of the error(s).

You can save a draft of your homeowner claims submission with errors (anytime after successfully creating the claim). However, you cannot formally submit a claim until all form level errors have been resolved. If you are unable to resolve the errors, contact the Claims Payment Centre.

!

The following sections have a total of 9 error(s):

• Section E) Claim Details

CMHC Loan Number

* Required



Please refer to the Support chapter on [page 75](#) for contact information.




How to Complete and Submit a Homeowner Claim

05. Review Your New Claim


You have successfully submitted the homeowner claim.


Now you will be redirected to the Homeowner Claims Inventory.




Canada Mortgage and Housing Corporation
Insurance Servicing Tools

[Français](#)

 Notifications

 Menu

 > Homeowner Claims Inventory

Homeowner Claims Inventory

Create New Claim

All (17)

In Progress (6)

Approved (3)

Cancelled/Declined (7)









Refund Requested (1)

Under Review (2)

Drafts (12)

CMHC Loan Number

Search CMHC Loan Number

| Row Action | Lender Ref. # | CMHC Loan Number | Claim Status | Submitted Date | Claim Type Indicator | Lender Name | Transit # |
|---|---------------|--|---|----------------|----------------------|----------------|-----------|
|  | 1234567 |  12345678 |  In Progress | Oct 28, 2021 | Main | Bank ABC 12345 | 12345 |
|  | 8910111 | 12398765 |  In Progress | Oct 27, 2021 | Main | Bank ABC 12345 | 67891 |
|  | 1213141 |  87654321 |  Paid | Oct 26, 2021 | Main | Bank ABC 12345 | 12345 |

1 - 10 of 17 items

Show: 10 Rows

<

1

2

>



How to Monitor the Homeowner Claims Inventory

You will be redirected to the inventory following claims submission. You can also access the inventory through the Quick Links section on the Dashboard or the Menu. Let's review the key features of the Homeowner Claims Inventory.



Keep reading to learn more about the key features.



CMHC SCHL Canada Mortgage and Housing Corporation Insurance Servicing Tools

Français Notifications Menu

Homeowner Claims Inventory

Homeowner Claims Inventory

Create New Claim

All (17) In Progress (6) Approved (3) Cancelled/Declined (7) Refund Requested (1) Under Review (2) Drafts (12)

CMHC Loan Number Search CMHC Loan Number

| Row Action | Lender Ref. # | CMHC Loan Number | Claim Status | Submitted Date | Claim Type Indicator | Lender Name | Transit # |
|------------|---------------|------------------|--------------|----------------|----------------------|----------------|-----------|
| ⋮ | 1234567 | 12345678 | In Progress | Oct 28, 2021 | Main | Bank ABC 12345 | 12345 |
| ⋮ | 8910111 | 12398765 | In Progress | Oct 27, 2021 | Main | Bank ABC 12345 | 67891 |
| ⋮ | 1213141 | 87654321 | Paid | Oct 26, 2021 | Main | Bank ABC 12345 | 12345 |

1 - 10 of 17 Items Show: 10 Rows

A

Create New Claim

Select **Create New Claim** if you need to submit a new claim to CMHC. You will be taken to the Homeowner Claims Submission page.

B

Category Bar

You can filter claims by accessing the following category tabs:

- **All:** Includes claims with the statuses New, In Progress, Cancelled, Declined, Paid, No Claim Payable, Refund Requested and CMHC Reimbursed.
- **In Progress:** Includes claims with the statuses New and In Progress.
- **Approved:** Includes claims with the statuses Paid and No Claim Payable.
- **Cancelled/Declined:** Includes claims with the statuses Cancelled and Declined.
- **Refund Requested:** Includes claims with the statuses CMHC Reimbursed and Refund Requested.
- **Under Review:** Claims in this tab require further assessment and additional information. You will be contacted by someone in the Claims Payment Centre.
- **Draft:** Includes all claims saved as drafts during submission. Claims saved as drafts do not appear in the All tab.



How to Monitor the Homeowner Claims Inventory

Let's continue reviewing the key features of the Homeowner Claims Inventory.

Keep reading to learn more about the key features.



CMHC SCHL

Canada Mortgage and Housing Corporation

Insurance Servicing Tools

Français

Notifications

Menu

Homeowner Claims Inventory

Create New Claim

All (17)

In Progress (6)

Approved (3)

Cancelled/Declined (7)

Refund Requested (1)

Under Review (2)

Drafts (12)

CMHC Loan Number

Search CMHC Loan Number

| Row A | Lender Ref. # | CMHC Loan Number | Claim Status | Submitted Date | Claim Type Indicator | Lender Name | Transit # |
|-------|---------------|------------------|--------------|----------------|----------------------|----------------|-----------|
| | 1234567 | 12345678 | In Progress | Oct 28, 2021 | Main | Bank ABC 12345 | 12345 |
| | 9910111 | 12398765 | In Progress | Oct 27, 2021 | Main | Bank ABC 12345 | 67891 |
| | 1213141 | 87654321 | Paid | Oct 26, 2021 | Main | Bank ABC 12345 | 12345 |

1 - 10 of 17 Items

Show: 10 Rows

< 1 2 >

- C

Search Bar

You can search the Homeowner Claims Inventory by the Lender Reference Number or **CMHC Loan Number**. Use the drop-down list to select the field you would like to search by, enter the corresponding values and then select Enter. You can use the X icon or the Backspace button to clear the Search Bar.
- D

Table Headers

Select the **Submitted Date** table header to sort the inventory by that field. The up and down arrows indicate where sorting is available.
- Claim Status

The status of homeowner claim submissions can be reviewed in the Homeowner Claims Inventory and on the Claims Submission Details page. To learn more about Claim Status, select [page 65](#).
- Submitted Date

automatically sorts by newest to oldest claims.
- E

Submitted Homeowner Claim

Select a submitted homeowner claim/row to access the Claims Submission Details page.
- F

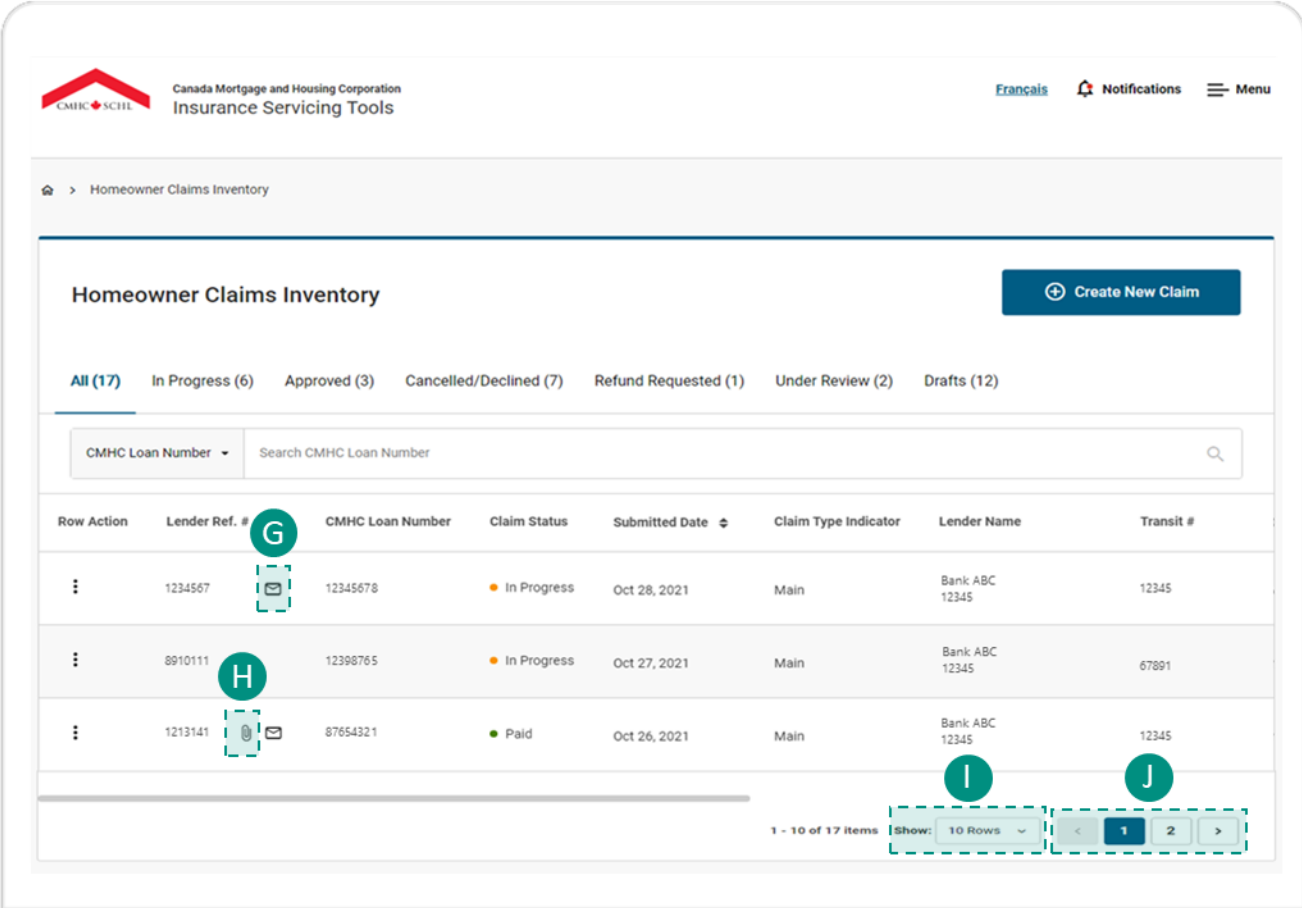
Vertical Ellipses Icon

Select the vertical ellipses icon beside the **Lender Ref. #** to cancel a claim with the status New or In Progress or delete a Draft claim.



How to Monitor the Homeowner Claims Inventory

Let's continue reviewing the key features of the Homeowner Claims Inventory.



G

Envelope Icon

The envelope icon appears for a claim when a new comment has been added by CMHC. The icon will disappear after selecting a specific row.

H

Paper Clip Icon

The paper clip icon appears for a claim when a new attachment has been added by CMHC. The icon will disappear after selecting a specific row.

I

Show Field

In the Show field, you can adjust the number of claims listed on one page.









J

Pagination Bar

Use the pagination bar at the bottom to navigate to different pages within the Homeowner Claims Inventory.

Understanding Claims Statuses

The status of your homeowner claim submission can be reviewed in the Homeowner Claims Inventory and on the Claims Submissions Details page.

| | | | |
|--|---|---|--|
| <div></div> <div>New</div> <div>Your submitted claim has been successfully validated for completeness and the adjudication process can be triggered.</div> | <div></div> <div>In Progress</div> <div>Your submitted claim is being reviewed and adjudicated.</div> | <div></div> <div>Declined</div> <div>Your submitted claim has been manually declined by the Claims Payment Centre after being routed for review or reopened.</div> | <div></div> <div>Paid</div> <div>Your submitted claim is approved, and the funds are in transit. The claim calculation letter, credit of receipts and calculation summary documents will be sent by e-mail to the lender identified contact and can also be accessed in the Attachments & Comments tab.</div> |
| <div></div> <div>No Claim Payable</div> <div>Your submitted claim is approved but does not have any payable value.</div> | <div></div> <div>Refund Requested</div> <div>CMHC has requested a refund for your claim. The refund request letter will be sent by e-mail to the lender identified contact and can also be accessed in the Attachments & Comments tab.</div> | <div></div> <div>Cancelled</div> <div>CMHC cancels your claim due to errors or cancels the refund request. This status will also appear if you cancel your submitted claim with a New or In Progress status. If you wish the cancel a claim with a different status, please contact the Claims Payment Centre.</div> | <div></div> <div>CMHC Reimbursed</div> <div>CMHC has received the requested refund from your organization.</div> |



Homeowner Claims Submission Details Page

Let’s review the key features of the Homeowner Claims Submission Details page. You can access this page by selecting a submitted homeowner claim/row in the Homeowner Claims Inventory. The page will automatically open on the Claims Submission tab.

CMHC

SCHE

Canada Mortgage and Housing Corporation
Insurance Servicing Tools

Français

Notifications

Menu

Homeowner Claims Inventory

Claim Details

Lender Reference Number: 1234567

CMHC Loan Number: 12345678

Owner: Katie Martin

Status: In Progress

Claims Submission

Attachments & Comments

A) Lender Details

NOTE: If you would like to update the pre-populated information on file permanently, please contact the lender team.

Lender NameLender Code

Bank ABC12345

Claim Payee Transit NumberClaim Payee Type

Status

A) Lender Details

B) Borrower Details

C) Property Details

A

Vertical Ellipses Icon
Select this icon to contest a claim with a Declined status. A panel will open where you can provide your Rational and Attachments (optional). Select Submit when you have completed the fields.

B

Owner
In this field you will find the CMHC individual assigned as the Owner for your homeowner claims submission. This field is not editable.

C

Status
This field displays the current status of your homeowner claims submission. This field is not editable.

D

Claims Submission Tab
In this tab, you can review your previously submitted homeowner claims submission. You can scroll through the sections and completed fields. However, the fields remain un-editable.

E

Attachments & Comments Tab
In this tab, you can review your previously submitted homeowner claim. You can scroll through the sections and completed fields. However, the fields remain un-editable.

CANADA MORTGAGE AND HOUSING CORPORATION

66

Attachments & Comments Tab

The Attachment & Comments tab is a central repository of all attachments and comments exchanged between you and CMHC for a specific homeowner claims submission.

Attachments & Comments Tab

The individual that submitted the claim will receive an automated e-mail notification when CMHC leaves a comment or makes a request for additional documentation.

The e-mail will contain a link to the **Attachments & Comments** tab where the message can be reviewed and actioned if necessary.

The screenshot displays the 'Claim Details' page for a homeowner claim. The header includes the CMHC logo, 'Canada Mortgage and Housing Corporation Insurance Servicing Tools', and links for 'Français', 'Notifications', and 'Menu'. The breadcrumb trail shows 'Homeowner Claims Inventory > Claim Details'. The main content area displays the 'Lender Reference Number: 1234567' and 'CMHC Loan Number: 12345678'. Below this, the 'Owner' is listed as 'Katie Martin' and the 'Status' is 'In Progress'. The 'Claims Submission' section shows a tab for 'Attachments & Comments' which is highlighted with a dashed red border. Below the tabs, there are buttons for 'Add Attachment' and 'Send Comment To CMHC'. The main content area lists two items: a comment from 'Kevin Brown' dated '10/11/2021 03:19 pm' with a comment button, and a 'Documentation Request Note' from 'Katie Martin' dated '10/11/2021 03:16 pm' with a documentation request note button. The comment text reads: 'Hello, thank you for your request. Please see the attached appraisal report for this submission.' The documentation request note text reads: 'Thank you for your deficiency sale claim submission. To appropriately review your file, please send a copy of the most recent appraisal report.' A PDF attachment titled '2020AppraisalReport.pdf' is shown with a download icon. The footer indicates '1 - 2 of 2 items' and a 'Show: 10' dropdown menu.

Canada Mortgage and Housing Corporation
Insurance Servicing Tools

Homeowner Claims Inventory > Claim Details

Lender Reference Number: 1234567
CMHC Loan Number: 12345678

Owner: Katie Martin Status: In Progress

Claims Submission: Attachments & Comments

All Add Attachment Send Comment To CMHC

Kevin Brown
10/11/2021 03:19 pm
Comment Attachment

Comment
Hello, thank you for your request. Please see the attached appraisal report for this submission.

2020AppraisalReport.pdf
Type Appraisal Reports

Katie Martin
10/11/2021 03:16 pm
Documentation Request Note

Documentation Request Note
Thank you for your deficiency sale claim submission. To appropriately review your file, please send a copy of the most recent appraisal report.

1 - 2 of 2 items Show: 10

Attachments & Comments Tab

Attachments & Comments Tab Functionality



You can review and action CMHC's message or request for additional documentation



You can review the outcome/decision of your claim



You can review and download the cover letter, claim calculation and cash calculation (if applicable) when your claim is approved



You can review and download the refund request letter when a refund is requested



You can attach any additional applicable documents such as in the cases of a judgment or bankruptcy, following claim payment



Service Provider users will have access to all comments and documents on this page to seamlessly perform work on your behalf.

Attachments & Comments Tab

Let's review the key features of the Attachments & Comments tab.

The screenshot shows a web interface for the 'Attachments & Comments' tab. At the top, it displays 'Lender Reference Number: 1234567' and 'CMHC Loan Number: 12345678'. Below this, the 'Owner' is 'Katie Martin' and the 'Status' is 'In Progress'. A navigation bar includes 'Claims Submission' and the active 'Attachments & Comments' tab (labeled B). A filter dropdown (labeled A) is set to 'All'. Action buttons 'Add Attachment' (labeled C) and 'Send Comment To CMHC' (labeled D) are visible. The main content area shows two items: a 'Comment' by Kevin Brown from 10/11/2021 03:19 pm, which includes a text message and a PDF attachment '2020AppraisalReport.pdf' (labeled E); and a 'Documentation Request Note' by Katie Martin from 10/11/2021 03:16 pm. A pagination bar at the bottom indicates '1 - 2 of 2 items' and 'Show: 10'.

- A Communication Type**
Select this field to filter the type of communication you would like to check (All, Attachments Only, Comments Only).
- B Attachments & Comments**
Attachments and comments are automatically sorted by last created. Each comment or attachment will detail the name of creator, organization, time/date of creation and type (CMHC Comment, Lender Comment, Attachment).
- C Add Attachment**
CMHC may request additional documentation, or you may wish to provide some. Select **Add Attachment** to do so.

Select a category from the drop-down list, provide a description and attach the file in the attachments section using the same method as on the Homeowner Claims Submission page.

Select Submit when you have completed the fields.
- D Send Comment to CMHC**
Select this button to write a comment to CMHC. A panel will open where you can provide your comments to CMHC and attachments (optional). Select Submit when you have completed the fields.
- E Download**
Select this icon to download a copy of the attachment.



Chapter 2: Homeowner Claims Submission Tool

Homeowner Claims Submission Processing

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Homeowner Claims Submission Processing

After submission, CMHC will immediately begin to validate and review your homeowner claims submission. This may result in additional communication between you and CMHC. Let's review the possible interactions between you and CMHC during this stage:



CMHC will Contact You in the Following Scenarios:

You will receive an automated e-mail notification from the Homeowner Claims Submission Tool when:

- a new comment has been added for your claim
- a Claims Officer requests additional documentation
- a system error occurred during the submission of a claim

CMHC may contact you via e-mail or phone when:

- the cover letter, claim calculation and cash calculation (if applicable) and refund request letter are available in the Attachments & Comments tab
- CMHC or you cancel a claim
- there are issues with the property during property inspection or after property takeover

The lender identified contact will receive the cover letter, claim calculation and cash calculation (if applicable) and refund request letter (if applicable) via e-mail as per the current process during the transition period.

You Should Contact CMHC If Your Need to:

- ask a question about the automated e-mail you received or about your submission
- cancel/withdraw the claim submission
- update a field within your submitted claims submission
- submit a pre-claim approval. Follow the existing process and submit inquiries to cpc@cmhc.ca
- attach additional documentation after the claim has been paid in cases such as a judgment or bankruptcy, and so on

Use the Send Comment to CMHC function to communicate with CMHC regarding your claim.



Homeowner Claims Submission Processing

System Error During Processing

Under rare circumstances, a system error may occur during the Homeowner Claims Submission Processing stage. The lender identified contact will be notified via email and receive a notification on the Insurance Servicing Tools.

While the issue is being resolved on our end, the Homeowner Claim will be retained in a draft state and can be found in the Homeowner Claims Inventory.

There is no further action required on your end. Once the issue has been resolved, the Homeowner Claim will be processed and marked as In Progress in the Homeowner Claims Inventory.



Please refer to the Support chapter on [page 76](#) for contact information.

Unable to Submit Claim Due to System Error >

23/05/2023, 8:42 am

Please be advised that a system error was detected upon submission of the claim. The claim has been retained in a draft state, while the issue is addressed. No further action is required at this time. Please contact cpcdocs@cmhc.ca if you have any additional questions.



Chapter 3: Support

Quick Links

Cover slide

Quick Links

Quick Links



Please access the following links to navigate to the Insurance Servicing Tools in the language of your choice:

[English login page](#)

[French login page](#)

Please access the following link to navigate to the Homeowner Business Transformation landing page to learn more about the Insurance Servicing Tools and access support materials:

[HBT landing page](#)





Chapter 3: Support

Contact Us

Copyright slide

Contact Us



For any questions related to claims contact the **Claims Payment Centre** at 1-866-358-9999 from

- 9:00 a.m. to 5:00 p.m. ET, Monday to Friday.



For any questions or issues regarding the login or access process, contact the **Help Desk** at 1-866-748-2600 from

- 6:30 a.m. to 11:00 p.m. ET, Monday to Friday.
- 8:00 a.m. to 8:00 p.m. ET, on weekends.

You can also contact the Help Desk via helpdesk@cmhc.ca.

