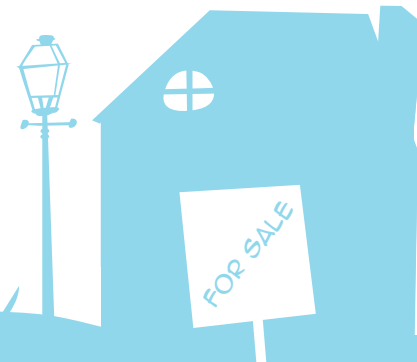




# BROKERS' ACTIONS



## HEAT PUMP OR CENTRAL AIR CONDITIONER?

### HOW TO AVOID IT

The broker must be careful and vigilant with the information he discloses. In fact, there is a big difference between a heat pump and a central air conditioner<sup>1</sup>. A **heat pump** can be used both as a heater and an air-conditioner<sup>2</sup>, whereas the **central air conditioner** can be used only for cooling. Never assume. Always ask the seller to provide you with documents supporting what he says, such as the purchase and installation invoice. If this is not possible, or if there is a doubt, you must not decide on the nature of the equipment, because you could engage your liability in case of error.

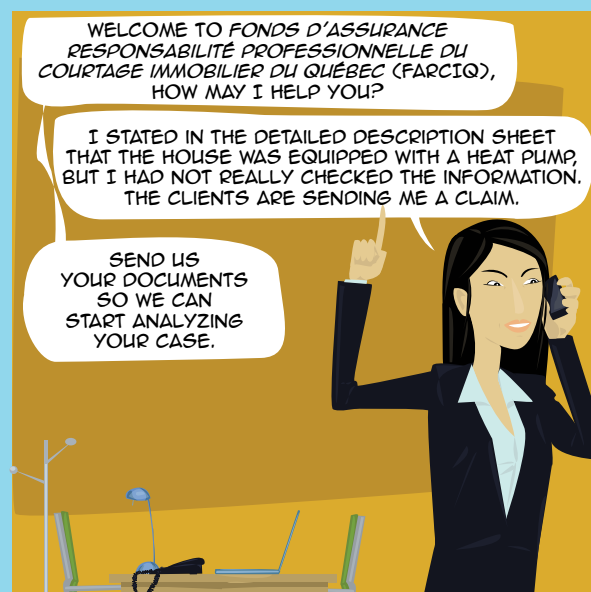
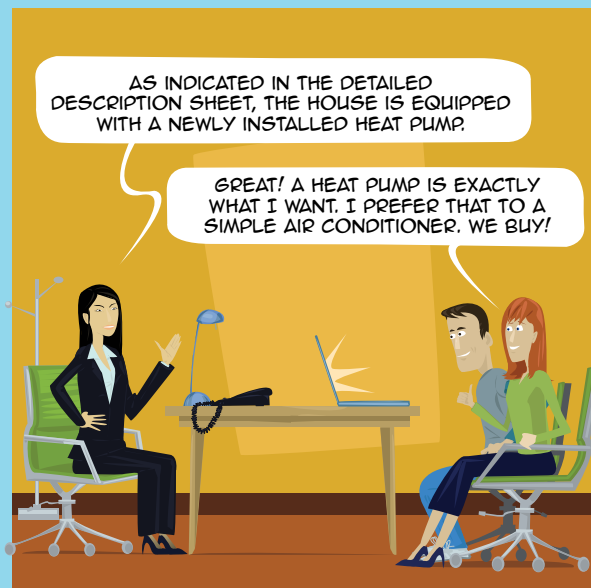
### TIP FROM THE PRO

It is very difficult to determine with the naked eye if the home is equipped with a heat pump or a central air conditioner. Thereby, unless you have the **proof of purchase**, do not say anything; by doing so, you will avoid many inconveniences. Moreover, never rely on an old detailed description sheet without checking the accuracy of information. Remember that you must always be able to validate the information you transmit to your clients.

It is also prudent to keep on record written notes of comments made to buyers.

### CONSEQUENCES

In addition to exposing the client to an unpleasant situation, remember that this type of error has consequences for the broker. If you are held responsible and compensation is paid to the claimant, you will have to pay the **deductible** on your insurance. You should also know that a court action will have an impact on your personal credit report during the entire length of the dispute, not to mention the **loss of time** that this will cause you. You are always better safe than sorry.




Fonds d'assurance responsabilité professionnelle  
du courtage immobilier du Québec

WWW.FARCIQ.COM

1. A heat pump and an air conditioner are two different things, article no. 123439, on the OACIQ website.  
2. [www.efficaciteenergetique.mrnf.gouv.qc.ca/en/my-home/helpful-advice/heat-pumps/](http://www.efficaciteenergetique.mrnf.gouv.qc.ca/en/my-home/helpful-advice/heat-pumps/)