



## Complementary Extra Protection with your Home Inspection!

### 6 Month Inspection Warranty

We offer inspection warranty protection with 6-months of coverage for electrical, mechanical, and plumbing items listed in your inspection report, including structural/roof, appliances, and HVAC systems

### 6 Month Wood Infestation Protect

Homebuyer must have a WDI/WDO specific inspection to have coverage. If new issues arise, we will cover for the treatment of the infestation.

### 6 Month New Mold Protect

Our mold plan covers your homebuyer for the treatment of any new mold appearing in your inspected areas

### 6 Month Water/Sewer Protect

Homebuyer must have a sewer scope performed as part of the inspection in order to have protection against any new arising issues not found during the scope

### 1 Year Extended Roof Coverage

We offer extended roof protection with 1-year coverage options on your inspected roof for any new leaks. Coverage is applicable for all standard roof types.

## 6 MONTH INSPECTION WARRANTY

This plan agreement is for repair and reimbursement of any defects discovered during the coverage period on items that were inspected and noted to be in good working order at time of inspection. This plan will not cover any items that were not inspected and said to be in good working order. If it is recommended that a specialized professional be consulted, this plan will not carry coverage. The property owner or agent may contact any certified or licensed professional of their choice to do initial assessment. Summit reserves the right to request additional repair estimates.

### STRUCTURAL COVERAGE:

Foundation coverage is limited to poured Concrete & Block wall foundations only. The Plan also covers floor joists, plates and load bearing walls. \$250 deductible up to \$2,600 in coverage per incident.

### ROOF COVERAGE:

Roof coverage within the basic structural plan is for the repair of leaks to your home's roof and is not applicable, and cannot be used for or towards a roof replacement. Roof leak repairs apply to all roof types but exclude any separate structures from the home. The Plan **does not** include replacement of bad, chipped or cracked shingles or tiles, items called out in the home inspection report or leaks occurring from an item identified in the home inspection report. Roof repair is for leaks only and does not cover a roof replacement. There is a per leak deductible of \$250 and an aggregate limit of \$3,100 per property. This contract covers only the items not specifically listed in your full home inspection report, subject to the terms and conditions herein. If your inspector noted damage, cracked tiles/damage shingles, leaks, improper installation, or worn materials, it is the responsibility of the homeowner to remedy these conditions regardless of if an opinion is offered regarding "cosmetic" only damage. This Plan will not cover leaks in the specific areas that were called out in the inspection report. This is not a policy of insurance, and as such, consequential damage from a leak is not covered. Damage from outside influence (fire, flood, lightning, hurricane, hail, etc.) is not covered by this plan and should be reported to your homeowner's insurance company. Repairs necessary as the result of abuse, neglect, or lack of maintenance are not covered by this plan.

Leak repairs shall be covered only when the cause of the leak is normal wear and tear or deterioration. The homeowner is responsible for the cost of a roof replacement when needed. This plan was delivered to the homeowner free of charge by their home inspector.

### PLUMBING/HVAC/APPLIANCE COVERAGE:

**Plumbing:** Water lines, faucets, water heaters, drain lines, gas lines.

**Electrical:** Main service panel, secondary service panel and wiring.

**Appliances:** Kitchen Appliances including but not limited to oven, range, dishwasher, built-in microwave, trash compactor, washer/dryer and garbage disposal.

**Heating/Air (HVAC):** Furnace, air conditioner (condenser and blower), and thermostats.

Appliances and HVAC must be under 12 years old to qualify for coverage.

### SEWER SUPPLY AND DRAIN LINE PROTECT:

This warranty is valid and applicable only if you receive a sewer scope in conjunction with your full home inspection.

During the plan term, only the specific affected portions of the system (not entire line replacement) are covered against failure due to normal wear and tear and does not cover for:

a. Acts of nature such as, but not limited to, earthquake, floods, sinkholes, etc., b. Damage resulting from owner neglect or misuse, c. Damage resulting from defective or recalled materials, d. Remediation necessary due to any code violations or enforced repair, e. Repairs for damage existing prior to the home purchase, f. Any lines that are shared or joined to a separate property, g. A home being renovated, or h. If cause of failure was due to underground lines at improper depths.

**Inclusions:** 1. Outside the dwelling Water Supply Line - The water service line from the point of the utility company's connection to the point of the water meter, or main shut off line inside the home. Inclusive of well water lines, but excluding those existing more than 6 feet below ground level. 2. Outside the dwelling Sewer or Septic Line - The covered portion of sewer/septic line runs from the point of the home's exterior wall to the point of connection to the sewer/septic utility company's system/network.

Coverage is up to \$2,000 aggregate for all incidents with a \$250 deductible applied to each incident. Any damages or incidents specifically called out in the inspection report, or as part of the separate sewer scope findings, are not covered under this plan. This warranty is intended to cover line breakages, collapses, and significant leaks that affect the functionality of the home's sewer and water systems that were not discovered or were not present at time of sewer scope by the home inspector.

Clogs of any kind are excluded, and all related repairs are the responsibility of the homeowner. This plan does not cover secondary or consequential damages from a line breakage.

Plan issuer reserves the right to have its own contractor review any diagnosis or estimate and bid on any project covered under this agreement. Plan issuer will have final decision on which acceptable estimate is used for the covered portion of repair.

### WOOD DESTROYING INSECTS:

This plan will cover the cost to treat new termite and carpenter ant infestations, in accordance with this Plan, with a Termite Inspection Report stating there are no existing issues. This Plan is applicable only to the client of the inspection report for a service rendered in conjunction with a full home inspection. Plan activation requires that your inspector has inspected the property noted on the Termite Inspection Report and has determined the current status of wood destroying pests and report of those findings has been delivered to the Plan holder. During the 6-month protection period, if termites or carpenter ants are visually observed by the plan holder, you will be reimbursed up to \$2,000 for the cost of having the infestation treated, after the \$250 deductible is applied. Coverage only applies to the treatment of items listed in either the wood destroying Insect report or wood destroying organism report (whichever is applicable). This Plan covers the chemical treatment necessary to properly control the applicable wood destroying Insect or wood destroying organism. This Plan is not intended to cover repair of secondary damage, hidden or concealed damage to property as a result of the termite or carpenter ant. Any infestation called out in the original report will void this Plan for that specific area, nor is this Plan intended to cover any dwellings or

structures outside the primary residence. The plan does not cover ancillary costs such as lodging or storage of goods, this is for the remediation only. The Plan holder agrees to first notify Summit Warranty Corporation, via claim submission, and allow a company representative or certified professional of our choice to evaluate prior to any corrective action by any party. Any treatment or corrective action taken without first informing Summit Warranty Corporation may result in the Plan holder being denied coverage for that occurrence. This Plan does not cover fees associated with post treatment inspection. Plan does not cover the cost of setting or maintaining baiting systems or tenting.

### NEW MOLD PROTECT:

This plan is designed to cover remediation expense for new visible mold in your home that was not present at the time of the full home inspection. Plan covers new visible (must not have been hidden and must have been in plain sight, and accessible, by the home inspector at the time of inspection) mold on surfaces permanently installed in the subject property that was visually seen by the inspector at the time of inspection. Coverage is up to \$2000 in aggregate with a \$250 deductible for each affected area. Only new visible mold growth that occurs after the date of the inspection is covered. This plan covers new mold remediation and not repair or replacement of items damaged due to the mold. This policy does not cover mold resulting from an insurable event including, but not limited to, floods, rain/water intrusion, or any other peril event.

There are exclusions from this plan and are not limited to the following: 1. Remediation of any mold that occurred before the start date of this agreement, 2. Remediation in the event that the new mold was caused by neglect, or actions caused by homeowners and/or third parties, 3. Any home that is being renovated, 4. Mold caused by acts of nature including floods, hurricanes, landslides or by plumbing line breakages, etc, 5. Any post inspection removal or damaged walls or floors that exposes previously unseen mold even if wall removal was necessary to complete a full remediation of the new visible mold. Plan covers only the remediation of mold, and will not cover any medical issues, lodging or lost time expenses related to mold, mildew, or any other organic growth.

### COVERAGE TERMS:

This service contract covers only those items specifically listed in the inspection report and excludes all others. This contract covers parts and labor only and does not cover consequential or secondary damages (for example: plumbing leak causing floor damage – the repair of the leak is a covered item, but the subsequent floor damage is not.)

If an identified item in the initial report is proven to be repaired by a certified technician AFTER the initial inspection, we will cover that item with a submitted proof of repair and re-inspection report specifically calling out the repairs were to the satisfaction of the original home inspection company.

This contract only covers those items that were **confirmed to be in good working order** at the time of inspection listed in the inspection report and excludes all others, regardless of their condition at the time of inspection. An item identified in the initial report that was subsequently repaired may be covered if original inspection company returns and clears the repair. Water damage, cosmetic repairs and items that inspector was not able to inspect for any reason or was inaccessible without removal or damage to any permanent covering, (i.e. an item behind drywall or in a closet that was filled with items preventing entry) are not covered.

All included items in this Plan must be maintained in accordance with the manufacturer's standards or be maintained within reasonable standards where no such standards exist.

Routine maintenance, plumbing stoppages (regardless of reason) and well or septic systems and components are not covered under this Plan. Plan will not cover a required upgrade/alteration of failed system that does not meet current codes or local ordinances.

All plan coverages becomes effective on the day of the home inspection report and is in effect for a period of 6 months thereafter; Roof Leak is 1 year. This Plan is not transferrable to any other party or property. This warranty, and all related disputes, shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of law principles. All claims must be submitted and accepted through the customer claims portal by creating an account via [www.summitwarrantyclaims.com](http://www.summitwarrantyclaims.com) prior to the expiration of this plan. Coverage under this Plan shall come after any and all other warranties or insurance in place at the time of the claim and **may not** be applied to their deductibles.

Additional Plan exclusions:

a) brick failures of any kind (i.e. fireplace, chimney, etc.), b) cracking or scaling concrete, c) pest damage, including that caused by any and all wood destroying insects and pests (this is a separate coverage with our wood infestation protect Plan), d) damage caused by acts of extreme nature, or are beyond inspectors' reasonable assumption of likelihood (i.e. earthquake, hurricane, hail, tornado, civil unrest, etc.) or any other outside cause or neglect.

Any roof defects noted in the inspection report will void leak repair coverage. This plan is intended solely for the inspection client/home buyer of record at time of inspection and is not transferrable. This warranty, and all related disputes, shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of law principles. All claims must be submitted and accepted through the customer claims portal ([www.summitwarrantyclaims.com](http://www.summitwarrantyclaims.com)) prior to the expiration of this plan. Coverage under this Plan shall come after any and all other warranties or insurance in place at the time of the claim and may not be applied to their deductibles.

**Aggregate Limit:** There is a \$3,100 aggregate coverage limit for all policies/claims per property.

### CLAIMS PROCEDURES:

Go to [www.summitwarrantyclaims.com](http://www.summitwarrantyclaims.com) and create a secure account and login credentials. (claims will not be accepted via phone or email) Once your account is created and email verified, claimant will click on "Submit New Claim" and complete all required fields. All claims will require submission of the original **FULL** home inspection report (all pages) and a detailed estimate breaking out parts, labor as well as cause of the failure determined by a licensed or certified expert. (Summit Warranty Corp reserves the right to request up to two additional estimates). The estimate must include contact information for the contractor. You will receive a notification that the claim was successfully submitted.

### Administered by:

Summit Warranty Corp, an Indiana Corporation  
13398 Tegler Dr. Suite 120, Box 132, Noblesville, IN 46060  
Call or Text: 317-824-9444