



This Plan Agreement (“Agreement”) is entered into by Summit Warranty Corp (“Administrator”) and the inspection client (“Plan Holder”). This Agreement establishes the terms under which Administrator will provide limited repair and reimbursement benefits for certain defects discovered during the applicable coverage period.

1. Eligibility and Scope of Coverage

1.1 **Covered Items.** Coverage applies only to items that:

- (a) were inspected during the full home inspection; and
- (b) were documented as being in *good working order* at the time of inspection.

1.2 **Excluded Items.** Items not inspected, inaccessible items, or items noted as deficient or requiring specialist evaluation are expressly excluded.

1.3 **Professional Assessments.** The Plan Holder may obtain an initial assessment from any licensed or certified professional. Administrator reserves the right to request additional estimates.

2. Structural Coverage

2.1 **Covered Structural Components.** Coverage is limited to:

- Poured concrete foundations
- Block wall foundations
- Floor joists
- Plates
- Load-bearing walls
- Standard 6 month roof leak protection is included in the structural coverage unless an extended roof leak coverage is included with the inspection

2.2 **Financial Terms.**

- Deductible: **\$250 per incident**
 - Maximum Benefit: **\$2,600 per incident**
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3. Roof Coverage

3.1 Covered Roof Repairs. Coverage applies solely to **roof leak repairs** caused by normal wear and tear or deterioration.

3.2 Exclusions. Coverage does **not** include:

- Roof replacement
- Damaged, chipped, or cracked shingles or tiles
- Any defect, expert referral or condition noted in the inspection report
- Leaks originating from areas identified in the inspection report
- Secondary damage resulting from any leak
- Damage from external forces or weather events (fire, hail, hurricane, etc.)
- Damage due to neglect, abuse, or lack of maintenance

3.3 Financial Terms.

- Deductible: **\$250 per leak**
 - Aggregate Limit: **\$2,600 per property**
 - Coverage Period: **6 months** from inspection date
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4. Plumbing, Electrical, HVAC, and Appliance Coverage

4.1 Plumbing Systems. Water lines, faucets, water heaters, drain lines, and gas lines.

4.2 Electrical Systems. Main and secondary service panels and wiring.

4.3 Appliances. Kitchen appliances, refrigerator, built-in microwaves, trash compactors, washers/dryers, and garbage disposals.

4.4 HVAC Systems. Furnaces, air conditioners (condenser and blower), and thermostats.

4.5 Age Limitation. Appliances and HVAC systems must be **under 12 years old** at the time of inspection.



4.6 Financial Terms.

- Deductible: **\$0**
 - Limit Per Claim: **\$500**
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5. New Mold Protect Coverage

5.1 Covered Mold Conditions. Coverage applies only to **new visible mold**:

- Not present at the time of inspection
- Visible and accessible to the inspector
- Located on permanently installed surfaces

5.2 Financial Terms.

- Aggregate Limit: **\$2,000**
- Deductible: **\$250 per affected area**

5.3 Exclusions. Includes but is not limited to:

- Pre-existing mold
 - Mold caused by neglect or third-party actions
 - Homes under renovation
 - Mold caused by acts of nature or plumbing line breakages
 - Mold discovered after removal of walls/floors
 - Medical, lodging, or lost-time expenses
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6. Radon Remediation Coverage

6.1 Eligibility. Coverage applies only when:

- A full home inspection was performed
- The inspector's radon test was the first and only test in the prior 6 months
- Results were ≤ 3.9 pCi/L



6.2 Covered Benefit. If a licensed professional conducts a subsequent test within 6 months and results exceed **4.0 pCi/L**, Administrator will contribute up to **\$1,500** toward a mitigation system (no deductible).

6.3 Void Conditions. Modifications to the property affecting test results void coverage.

7. Sewer Protect Coverage

7.1 Eligibility. Coverage applies only when a sewer scope was performed with the full home inspection.

7.2 Covered Exterior Lines.

- Water supply line (to meter or main shutoff)
- Sewer/septic line (from exterior wall to utility connection)

7.3 Financial Terms.

- Aggregate Limit: **\$2,000**
- Deductible: **\$250 per incident**

7.4 Exclusions. Includes:

- Acts of nature
 - Owner neglect
 - Defective materials
 - Code-related repairs
 - Pre-existing damage
 - Shared lines
 - Renovation-related damage
 - Improper line depth
 - Clogs of any kind
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8. Chimney Coverage

8.1 Covered Conditions: Applies only when a chimney scope is performed as part of the whole home inspection.

Covered items:

- Flu/Liner
- Non-cosmetic damage to the exterior of the chimney (please see general terms and conditions for possible exclusions)
- Crown/Cap
- Firebox
- Damper
- Door

8.2 Financial Terms.

- Aggregate Limit: **\$1,500**
- Deductible: **\$250 per affected area**

8.3 Exclusions. Includes but is not limited to:

- Pre-existing conditions or items noted in the chimney scope
- Damage from renovation
- Please see general terms and conditions for other possible exclusions

9. Wood Destroying Insect Coverage

9.1 Eligibility. Requires a Termite Inspection Report showing no existing issues.

9.2 Covered Benefit.

- Reimbursement up to **\$2,000** for treatment of new termite or carpenter ant infestations
- Deductible: **\$250**



9.3 Exclusions.

- Secondary or concealed damage
- Infestations noted in the original report
- Structures outside the primary residence
- Lodging, storage, or ancillary costs

10. General Coverage Terms

10.1 Coverage Period. Coverage begins on the date of the home inspection and continues for **6 months**, except extended roof leak coverage as otherwise stated.

10.2 Aggregate Limit. Total liability under all coverages is **\$3,100 per property**.

10.3 Exclusions. Includes but is not limited to:

- Brick failures
- Extreme acts of nature
- Owner abuse or lack of maintenance
- Cracking or scaling concrete
- Pest damage (other than termite coverage if included)

10.4 Maintenance Requirement. Covered items must be maintained according to manufacturer or reasonable standards.

10.5 Secondary Coverage. This Agreement is secondary to all other warranties or insurance and may not be applied toward their deductibles.

10.6 Governing Law. This Agreement is governed by the laws of **Hamilton County, Indiana**.

11. Claims Procedure

11.1 Claims must be submitted through the Administrator's online portal at www.summitwarrantyclaims.com.



11.2 Required documentation includes:

- Full home inspection report
- Detailed contractor estimate (parts, labor, cause of failure)
- Contractor contact information

Administrator may request up to two additional estimates.

12. Administrator Information

Summit Warranty Corp
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