



# SUMMIT WARRANTY CORPORATION

INSPECTION WARRANTIES: IT'S ALL WE DO!

## 90 DAY 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.

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.

### **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. This contract covers only the items not specifically listed in your full home inspection report, subject to the terms and conditions herein. This Plan covers all standard residential roof types and applies only to the home itself and excludes all other structures. Coverage includes spot repairs for leaks only. Any item noted in your home inspection, or any future leak resulting from an item noted in your inspection, is not covered. 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. The plan is serviced by Summit Warranty Corporation with its principal offices located in Indiana. Any action, including complaints, legal disputes, or compliance requests, shall be made in Hamilton County, in the State of Indiana. This plan is non-transferable. It shall be used only for the benefit of the purchaser of the property as listed on the full home inspection report and only for the subject property of that report. **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.

**\*\*\* HVAC and appliances must be under 12 years old to qualify for coverage. \*\*\***

#### **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.

#### 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.

Coverage becomes effective the day of the home inspection and is valid for a period of 90 days. The 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 \$1,000 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.

To check the status of your claim, or to upload documents requested by your claim's analyst, log back in to your account, click on that specific claim shown on your dashboard, and review status updates and or comments from the claims team. “Incomplete” status means there is missing documentation, and you should read the notes left by your claim's analyst. “Pending Review” means we have received your updated claim information and the claim is under review. “Approved Pending Payment” means your claims analyst has approved your claim and it is in line for final review and check remittance. “Paid/Closed” means your claim is final and a check has been mailed.

Additional information required to successfully submit your claim:

1. Full address of the covered property
2. A Brief Description of the issue you are having
3. If claim is for appliance or HVAC, you will need to include: Make, Model & Serial #

### Administered by:

Inspection Client Care, an Indiana Corporation

13398 Tegler Dr. Suite 120, Box 132, Noblesville, IN 46060

Call or Text: 317-824-9444