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 on inspected and cleared items discovered during the applicable coverage period.

1. Eligibility and Scope of This Inspection Warranty

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. Any secondary damage caused by the covered item (water damage, etc)

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.

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2. Plumbing, Electrical, HVAC, and Appliance Coverage

2.1 **Plumbing Systems.** Water lines, faucets, water heaters, drain lines, and gas lines. Does not cover shower and tub replacement.

2.2 **Electrical Systems.** Main and secondary service panels and wiring.

2.3 **Appliances.** Kitchen appliances, refrigerator, built-in microwaves, trash compactors, washers/dryers, garbage disposals. Model and serial number must be listed in the inspection report.

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

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

2.6 Garage doors and garage door openers must have been specifically inspected and cleared in the full home inspection report.

2.7 **Financial Terms.**

- Deductible: **$0 per incident**
- Maximum Benefit: **$500 per incident**

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3. General Coverage Terms

3.1 **Coverage Period.** Coverage begins on the date of the home inspection and continues for **6 months**.

3.2 **Aggregate Limit.** Total combined maximum aggregate for all coverages is **$3,100 per property per inspection**.

3.3 **Exclusions.** Includes but is not limited to:

- Damage from extreme natural events
- Damage or failures due to abuse or external forces
- Any secondary damages resulting from the covered event (mold, flooring, drywall, etc)

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

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

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

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4 Claims Procedure

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

4.2 Required documentation includes:

- Full home inspection report

- Detailed contractor estimate showing parts, labor, diagnosis of the issue and the cause of failure
- Contractor contact information

Administrator may request up to two additional estimates.

Administrator Information

Summit Warranty Corp
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