



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.

2. New Mold Protect Coverage

2.1 **Covered Mold Conditions.** Coverage is only for **new visible mold** in visibly inspected area:

- Not present at the time of inspection
- Visible and accessible to the inspector
- Located on permanently installed surfaces
- Must have growth tested and results provided

2.2 **Financial Terms.**

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

2.3 **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

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**.

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
13398 Tegler Dr., Suite 120, Box 132
Noblesville, IN 46060
Call/Text: 317-824-9444