



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. Structural Coverage

2.1 **Covered Major 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 **Excludes:** Windows and window framing, flooring, doors or any items not affecting the structural integrity of the home. Secondary damage resulting from the covered event (ie water damage)

2.3 **Financial Terms.**

- Deductible: **\$250 per incident**
- Maximum Benefit: **\$2,600 per incident**



3. General Coverage Terms

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

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:

- Brick failures
- Cracking or scaling concrete
- Pest damage (other than termite/ant coverage)
- 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

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