58/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 clear of any active infestation 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 (drywall, wood replacement, 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. Wood Destroying Insect Coverage

2.1 **Eligibility.** Requires a Termite Inspection Report completed with your home inspection, by your home inspector, showing no existing issues.

2.2 **Covered Benefit.**

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

2.3 **Exclusions.**

- Secondary or concealed damage
- Infestations noted in the original report
- Structures outside the primary residence
- Lodging, storage, or ancillary costs
- Damage caused by insect or organism other than termites or carpenter ants
- Preventative or service fees

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

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