



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. Extended Roof Coverage

2.1 **Covered Roof Leak Repairs.** Coverage applies solely to **roof leak repairs** caused by normal wear and tear or deterioration.

2.2 **Exclusions.** Coverage does **not** include:

- Roof replacement
- Damaged, chipped, or cracked shingles or tiles
- Any defect, expert referral or condition noted in the inspection report
- Leaks originating from areas identified in the inspection report
- Secondary damage resulting from any leak
- Damage from external forces or weather events (fire, hail, hurricane, etc.)
- Damage due to neglect, abuse, or lack of maintenance
- Roofs that have deficiencies identified in the inspection report
- Roofs that are identified as being at the end of the expected lifespan or require additional evaluation from a professional



2.3 Financial Terms.

- Deductible: **\$500 per leak**
- Aggregate Limit: **\$3,100 per property**
- Coverage Period: **1-5 years** from inspection date

3. General Coverage Terms

3.1 Coverage Period. Coverage begins on the date of the home inspection and is extended to 1 year or 5 years depending on specific plan offered by home inspection company.

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

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

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