ALL OF THIS INCLUDED with your inspection



Always Welcome Home Inspections, LLC (410) 671-5743 www.aw-hi.com 35050







Mechanical Coverage Summary:

Plumbing: Water lines, faucets, water heaters, drain lines, gas lines. Electrical: Main service panel, secondary service panel, and wiring. Appliances: Kitchen Appliances including and limited to oven, range, dishwasher, built-in microwave, trash compactor, and garbage disposal. Heating/Air: Furnace, Air Conditioner, and Thermostats.

Structural Coverage Summary:

Poured Concrete & Block wall foundations. Floor joists, bottom & top plates, and wall members. Roof leak repair (does not include replacement of bad shingles), load bearing walls, attached garage doors.

Coverage Terms:

This service contract covers only those items specifically listed above and excludes all others. This contract covers parts and labor for repairs only and does not cover consequential or secondary damages. This contract only covers those items that were confirmed to be in good working order, in the full home inspection report, at time of inspection or if the original failure was repaired by a licensed contractor (with proof of repair) for a different failure. This contract does not cover maintenance issues, water damage, cosmetic repairs, or items that are inaccessible without the removal of drywall, concrete, or any other permanently installed covering. This is not a maintenance contract. This contract excludes all appliances, climate control systems, and fixtures 11 years or older. This contract does not cover plumbing stoppages, regardless of reason. This contract does not cover well or septic systems or any related components. ISG is not responsible for upgrading failed systems to meet current codes or local ordinances. This contract does not cover chimneys, fireplaces, or brick failures of any kind. This contract covers cracks in poured concrete and block wall foundations but does not cover scaling concrete on walls or floors. Roof coverage is limited to repairs of leaks only. This contract does not cover pest damage, including any and all wood destroying insects and pests. All mechanical coverage is limited to those items within the home's foundation and limited to an aggregate maximum of \$500. All structural coverage is limited to issues within the home's foundations and is limited to an aggregate maximum of \$2000. ISG is not an insurer. Any damage caused by any peril is not covered by

this contract, which includes but is not limited to; war, riot, civil commotion, earthquake, hurricane, hail, and any and all acts of god, or any other outside cause or neglect. All claims on this policy shall be made by the buyer of record only after they have taken possession of the home. ISG reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. ISG shall choose the acceptable estimate in its sole discretion for coverage. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles. All claims must be received within 90 days of the inspection or within 22 days of closing, whichever comes later. The coverage under this policy shall come after any and all other warranties in place.

<u>Claim Procedures:</u> Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as noon, the 91st day after the inspection is completed). Here is how to submit your claim:

- 1. Go to www.SubmitYourClaim.net and click the "Create Account" tab and create your online account.
- 2. Once you are logged into your account, click the "New Claim" button and submit your claim with all the required info. An itemized repair estimate for each claim that has a breakdown of parts/labor, diagnosis of failure, as well as a specific cause of the failure in writing from a licensed contractor and their contact information. ISG reserves the right to request up to two (2) additional estimates or further documentation.
- 3. A copy of your full home inspection report.

Claims will be processed when all the required information is submitted. You will see the status of your claim in your account once the claim has been submitted. Please allow up to 3 business days to process your request.

Inspector Services Group (ISG) 833-521-7901 www.SubmitYourClaim.net





Term:

SewerGard protection is offered for a period of 90 days following the date of the inspection, or 22 days after closing, whichever comes later. If you received a sewer scope, this policy is extended to 6 months from the date of the inspection, or 22 days from closing, whichever comes later. All claims must be received by ISG within the term of the agreement. This agreement is not transferable to any other property outside of the one listed on your home inspection report. Any costs above what is expressly stated as covered herein are the responsibility of the homeowner. Thereafter, it is at the option of the policy holder to extend this coverage at a monthly expense as low as \$12.95, which will be offered by ISG to the policy holder prior to the expiration of the policy.

Coverage: During the agreement term, only the directly affected portions of the following components are covered against failure due to normal wear and tear:

- 1. Exterior Water Supply Line The water line is the single lateral water service line from the point of the water utility's connection to the point of the water meter or main shut off line inside the home. The water line also includes well water lines, excluding those exceeding five feet under the surface level of the yard.
- 2. Exterior Sewer/Septic Waste Line The waste line is the single lateral sewer service line from the point of the home's exterior wall to the point of connection to the sewer/septic utility's wastewater collection system.

Covered Repairs:

This agreement covers only repairs as specified and excludes all others. Coverage is limited to \$2000 per occurrence, \$4000 aggregate. Only failures that occur after the date of the full home inspection are covered. This agreement does not cover repairs to material types that have been affected by a class action lawsuit or manufacturer's recall. This agreement only applies to residential properties being used for residential purposes only. Only line breakages, collapses, and significant leaks that affect the functionality of the home's sewer and water systems are covered under this policy. Clogs are expressly excluded and all additional repairs are the responsibility of the homeowner. This policy does not cover secondary or consequential damages.

Exclusions: ISG will not be responsible for any of the following;

- a. Repairing anything that occurred before the start date of this agreement or that wasn't reported to ISG during the term of this agreement.
- b. Repairing anything not resulting from normal wear and usage.
- c. Repairing anything caused by you and/or third parties.
- d. Repairing anything in a home that is being renovated.
- e. Repairing anything caused by natural acts or disasters included but not limited to floods, earthquakes, landslides, sinkholes, or any other insurable event.
- f. Repairing anything caused by defective materials, or any material that has been the subject of class action litigation or a recall.
- g. Repairing anything required by any other party (city, state, federal or other party) unless otherwise covered by this agreement.

- h. Repairing any openings or damage caused to walls as a result of investigation or repair of a covered issue.
- i. Repairing shared lines (as in shared with another property).
- j. Repairs to any damaged items consequential to a sewer or water line failure or repair.
- k. Paying any costs associated with relocation of lines, lost water, lost time, lost use of your home, or any damages due to any special circumstances or conditions.
- Covered repair costs include only the water and sewer lines at a covered rate of: \$200/linear foot up to 5 feet; \$150/linear foot above 5 feet up to 10 feet; and \$100/linear foot until the \$2,000 claim maximum is reached.

ISG Right to Review: ISG reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. ISG shall choose the acceptable estimate in its sole discretion for coverage. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles.

Deductible: The policyholder is responsible for the first \$300 worth of repairs and investigation of any covered issue. Any and all receipts and invoices must be delivered at time of claim submission to ensure credit for any covered expenditures. The policy holder is also responsible for any costs exceeding the coverage limitations of \$2000 per occurrence and \$4000 aggregate.

<u>Claim Procedures:</u> Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as noon, the 91st day after the inspection is completed). Here is how to submit your claim:

- 1. Go to www.SubmitYourClaim.net and click the "Create Account" tab and create your online account.
- 2. Once you are logged into your account, click the "New Claim" button and submit your claim with all the required info. An itemized repair estimate for each claim that has a breakdown of parts/labor, diagnosis of failure, as well as a specific cause of the failure in writing from a licensed contractor and their contact information. ISG reserves the right to request up to two (2) additional estimates or further documentation.
- 3. A copy of your full home inspection report.

Claims will be processed when all the required information is submitted. You will see the status of your claim in your account once the claim has been submitted. Please allow up to 3 business days to process your request.

Inspector Services Group (ISG) 833-521-7901 www.SubmitYourClaim.net





Term:

MoldSafe protection is offered for a period of 90 days following the date of the inspection, or 22 days after closing, whichever comes later. All claims must be received by ISG within the term of the agreement. This agreement is not transferable to any other property outside of the one listed on your home inspection report.

<u>Coverage:</u> During the agreement term, the following conditions are covered:

New visible mold - During the course of your full home inspection and in your home inspection report, if there were no visible mold or moisture issues listed, this agreement only covers the remediation (removal) of visible mold on surfaces permanently installed in the subject property that was visually seen by the inspector at the time of inspection.

Covered Repairs:

This agreement covers only repairs as specified and excludes all others. Coverage is limited to \$2000 in aggregate. Only new visible mold growth that occurs after the date of the inspection is covered. This agreement does not cover repairs to components that need to be replaced but rather just covers remediation (removal) of visible mold on surfaces permanently installed in the property. Many surfaces can be treated and cleaned without such removal. This policy does not cover mold resulting from an insurable event including but not limited to floods, rain/water intrusion, or any other peril event. This is not a homeowner's insurance policy. This policy was delivered to the homeowner free of charge by their home inspector.

Exclusions: ISG will not be responsible for any of the following;

- a. Repairing anything that occurred before the start date of this agreement.
- b. Repairing anything that wasn't reported to ISG during the term of this agreement.
- c. Repairing anything caused by you and/or third parties.
- d. Repairing anything in a home that is being renovated.
- e. Repairing anything caused by natural acts or disasters included but not limited to floods, landslides, sinkholes, plumbing line breakages, or any insurable event.
- f. Repairing anything required by any other party (city, state, federal, or other party) unless otherwise covered by this agreement.
- g. Repairing any openings or damage caused to walls or floors as a result of investigation or repair of a covered issue.
- h. Any and all medical issues related to mold, mildew, or any other organic growth.

ISG Right to Review: ISG reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. ISG shall choose the acceptable estimate in its sole discretion for coverage. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles.

Deductible: The policyholder is responsible for the first \$300 worth of repairs and investigation of any covered issue. Any and all receipts and invoices must be delivered at time of claim submission to ensure credit for any covered expenditures. The policyholder is also responsible for any costs exceeding the coverage limitations of \$2000.

Claim Procedures: Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as noon, the 91st day after the inspection is completed). Here is how to submit your claim:

- 1. Go to www.SubmitYourClaim.net and click the "Create Account" tab and create your online account.
- 2. Once you are logged into your account, click the "New Claim" button and submit your claim with all the required info. An itemized repair estimate for each claim that has a breakdown of parts/labor, diagnosis of failure, as well as a specific cause of the failure in writing from a licensed contractor and their contact information. ISG reserves the right to request up to two (2) additional estimates or further documentation.
- 3. A copy of your full home inspection report.

Claims will be processed when all the required information is submitted. You will see the status of your claim in your account once the claim has been submitted. Please allow up to 3 business days to process your request.

Inspector Services Group (ISG) 833-521-7901 www.SubmitYourClaim.net





This service contract is for the repair of leaks to your home's roof for a period of 5 years following the date of inspection. This service contract covers only the items not specifically listed in your full home inspection report subject to the terms and conditions herein. This policy covers all residential roof types, including asphalt/composition shingles, slate roofs, metal roofs, tile roofs, and non-commercial flat roof types. This policy applies only to the home itself, and specifically excludes other structures. This policy commences on the day your mechanical/structural policy expires.

This service contract covers spot repairs for leaks only. Any defect noted in your home inspection or any consequential leak resulting from a defect noted in your inspection is not covered. If your inspector noted damage, cracked tiles/damage shingles, leaks, improper installation, or worn materials, it is the responsibility of the homeowner to remedy these conditions. The policy will not cover leaks in these specific areas that were called out in the inspection report. This is not a policy of insurance, and as such consequential damage from a leak is not covered. Damage from any peril or outside influence (fire, flood, lightning, hurricane, hail, etc.) is not covered by this policy and should be reported to your homeowner's insurance company. Repairs necessary as the result of abuse, neglect, or lack of maintenance are not covered by this policy.

A deductible of \$500 applies to each individual leak. At times, a single claim may cover multiple leaks; a deductible would apply for each leak. Should the actual cost of repair be less than \$500, the homeowner shall pay the lower amount. Leak repairs shall be covered only when the cause of the leak is normal wear and tear or deterioration. The aggregate limit of this policy for the 5 year period is \$3000.00. Homeowner is responsible for the cost of replacing roof coverings when needed. Claim payment is only to the homeowner.

This policy was delivered to the homeowner free of charge by their home inspector. The policy is serviced by Inspector Services Group (ISG) with its principal offices located in Carmel, Indiana. Any action, including complaints, legal disputes, or compliance requests, shall be made in Hamilton County, in the State of Indiana. This policy is non-transferable.* It shall be used only for the benefit of the purchaser of the property as listed on the full home inspection report and only for the subject property of that report.

*Policy is transferable to the buyer with a pre-listing inspection.

<u>Claim Procedures:</u> Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as the date of the inspection 5 calendar years later). Here is how to submit your claim:

- 1. Go to www.SubmitYourClaim.net and click the "Create Account" tab and create your online account.
- 2. Once you are logged into your account, click the "New Claim" button and submit your claim with all the required info. An itemized repair estimate for each claim that has a breakdown of parts/labor, diagnosis of failure, as well as a specific cause of the failure in writing from a licensed contractor and their contact information. ISG reserves the right to request up to two (2) additional estimates or further documentation.
- 3. A copy of your full home inspection report.

Claims will be processed when all the required information is submitted. You will see the status of your claim in your account once the claim has been submitted. Please allow up to 3 business days to process your request.

Inspector Services Group (ISG) 833-521-7901 www.SubmitYourClaim.net

Recall Trak.

Creating Opportunities to Grow Your Business.

Recall Chek is the first service for consumer recalls in the U.S. and has compiled over 225 million recalls from public records, to create a fail-safe system to check for dangerous flaws with home appliances.

If a manufacturer designs a dangerous product, they must recall that item and fix it FREE OF CHARGE! RecallChek® will provide the information to promptly resolve any potential recall issues.

Recall Trak.

Included as a lifetime service with the FREE RecallChek® provided by your preferred inspection company is our monthly email newsletter to your homebuyers, RecallTrak. This newsletter, featuring you across the header, notifies the homeowner of any new recalls on their appliances and offers our helpful Monthly Maintenance Minute updates.

How Recall Trak works:

- 1. You or your inspector will register you for RecallTrak and upload your contact information, photo and company logo exactly as shown on your website.
- 2. Professionally written content will change each month, giving your clients useful information they will look forward to reading.
- 3. If your homebuyers only read one email a month they will not want to miss this one from you designed to protect their families from potentially dangerous appliances.
- 4. Just book today and watch your Repeat Referral Business grow effortlessly!



Your monthly update for 2345 Eden Place

Exclusively for





RE/MAX www.REMAX.con

There is 1 new recall to report or

Click Here to View

56,000 Recalls added to ou

Recall

RecallTrak provides you with peace of mind knowing that your home is free of any fire hazards that may be caused by a recalled appliance Included with your home inspection is a free membership to RecallTrak fo life. If an appliance in your home is ever recalled you will be notified to the recall with this monthly newsletter

SETUP YOUR ACCOUNT HERE FOR ACCESS TO MAKE CHANGES TO YOUR INFORMATION AND APPLIANCES, OR ADD NEWLY PURCHASED APPLIANCES TO YOUR RECALLTRAK ACCOUNT ABOULTED, SPEEL

HOMEOWNERS RESOURCE

Home Owners Resource is a free service provided by your Home Inspector that gives you access to a number of resources for home owners, including the ability to ask a Professional any question you may have about your property. This service is especially useful for any maintenance issue that may arise in your home.

REGISTER HERE TO MAKE CHANGES TO YOUR INFORMATION AND ASK A QUESTION TO A HOME PROFESSIONAL ABSOLUTELY FREE!

Your Monthly Maintenance



Keeping Safe Around Your Fireplace



About 11 million homes have gas fireplaces.

- * Supervise children, the elderly, disabled and pets near
- a fireplace, stove or insert that has been turned off.

 * Keep any fireplace remote out of the reach of children.
- * Install a switch lock to keep kids from turning on the fireplace.
- * Make sure family members know that the glass door can be very hot.
- * Be aware that metal surfaces, including door frames and grills, can get very hot.

Fireplace owners can contact their gas-fireplace manufacturer to see if it sells a screen that fits. There may also be a fireplace screen that will fit sold by other manufacturers.

Your Monthly Maintenance Minute

Most people only think of ceiling fans when they want to stay cool, but they can actually help keep you warmer and save as much as 10% on heating costs during the cooler months. More recent ceiling units come with a handy switch that reverses the direction of the blades

How do you know if your fan is ready for winter? As you look up, the blades should be turning clockwise. A counterclockwise rotation produces cooling breezes while switching to clockwise makes it warmer: the warm air pooled at the ceiling is pushed down to your living space.



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— FULL CONCIERGE SERVICE —



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You Get Way More Than Just an Inspection!

You Get All of This Free with Your Home Inspection



You need a professional you can depend on even after the job is done. That's why we back all of our inspections with a 90 Day Limited Structural and Mechanical Warranty.



MOLD SAFE

For up to 90 days following the date of the inspection, if you move in to your new home and mold is present that was not found when inspected, you're covered for remediation.



SEWER GARD

Offered for a period of 90 days following the date of the inspection, SewerGard covers your water line and sewer line against failure due to normal wear and tear, giving you peace of mind.



Full Concierge Service & Utility Assistance

Take the stress out of moving with Utility assistance and special deals on security system, internet, cable/satellite. This is a one stop service, one call does it all!



$Recall Chek^{\circ}$

The first service for consumer recalls in the U.S. has compiled over 225 million recalls from public records, to create a fail-safe system to check for dangerous flaws with home appliances.



PLATINUM ROOF PROTECTION PLAN

Handles the repair of leaks to your home's roof for a period of 5 years following the date of inspection.



Get an extra 6 months of coverage with a 12 month warranty purchase, at no additional cost, courtesy of Residential Warranty Services* *with purchase of one year warranty for a total of 18 months of coverage at the regular price

Concierge Services Include: Phone, TV, Internet, Alarm Systems, Utilities, Movers, Insurance, and Solar Systems!