TRINITY
HOME INSPECTIONS LLC



90 DAYS OF PROTECTION THAT GOES BEYOND *the Inspection*

YOUR COVERAGE INCLUDES:

90 DAY INSPECTION WARRANTY	**90 days of protection for eligible structural, plumbing, electrical, HVAC, and appliance issues. Items must have been inspected and documented in good working order. Appliances and HVAC must be under 12 years old.**
90 DAY NEW MOLD PROTECT	**Protection for new visible mold in visibly inspected, accessible areas on permanently installed surfaces. Growth must be tested and results provided. Terms apply.**
90 DAY WATER/SEWER PROTECT	**Requires a sewer scope with the full home inspection. Covers eligible breakages and intrusions in covered exterior water and sewer/septic lines.**
90 DAY ROOF PROTECTION	**Standard 90-day roof leak protection is included within structural coverage. The roof must have been inspected and documented in good working order. Terms apply.**

Complimentary extra protection included with your home inspection!

90 DAY INSPECTION WARRANTY

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 Structural Components. Coverage is limited to:
• Poured concrete foundations
• Block wall foundations
• Floor joists
• Plates
• Load-bearing walls
• Standard 90 day roof leak protection is included in the structural coverage unless an extended roof leak coverage is included with the inspection

2.2 Financial Terms.
• Deductible: $250 per incident
• Maximum Benefit: $2,600 per incident

3. Plumbing, Electrical, HVAC, and Appliance Coverage

3.1 Plumbing Systems. Water lines, faucet leaks, water heaters, drain lines, and gas lines. Does not cover shower, tub or toilet fixtures.

3.2 Electrical Systems. Main and secondary service panels and wiring.

3.3 Appliances. Kitchen appliances, refrigerator, built-in microwaves, trash compactors, washers/dryers, garbage disposals. Model and serial number must be listed in the inspection report.

3.4 HVAC Systems. Furnaces, air conditioners (condenser and blower), and thermostats.

3.5 Age Limitation. Appliances and HVAC systems must be under 12 years old at the time of inspection.

3.6 Garage doors and garage door openers must have been specifically inspected and cleared in the full home inspection report.

3.7 Financial Terms.
• Deductible: $0 per incident
• Maximum Benefit: $500 per incident

4. New Mold Protect Coverage

4.1 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

4.2 Financial Terms.
• Aggregate Limit: $2,000
• Deductible: $250 per affected area

4.3 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

5. Sewer Protect Coverage

5.1 Eligibility. Coverage applies to breakages and intrusions only when a sewer scope was performed with the full home inspection.

5.2 Covered Exterior Lines.
• Water supply line (to meter or main shutoff)
• Sewer/septic line (from exterior wall to utility connection)

5.3 Financial Terms.
• Per Claim Limit: $2,000
• Deductible: $250 per incident

5.4 Exclusions. Includes:
• Acts of nature
• Owner neglect
• Defective materials
• Code-related repairs
• Pre-existing damage
• Shared lines
• Renovation-related damage
• Improper line depth
• Clogs of any kind

6. General Coverage Terms

6.1 Coverage Period. Coverage begins on the date of the home inspection and continues for 90 days.

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

6.3 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)

6.4 Maintenance Requirement. Covered items must be maintained according to manufacturer or reasonable standards.

6.5 Secondary Coverage. This Agreement is secondary to all other warranties or insurance and may not be applied toward their deductibles.

6.6 Governing Law. This Agreement is governed by the laws of Hamilton County, Indiana.

7. Claims Procedure

7.1 Claims must be submitted through the Administrator’s online portal at www.summitwarrantyclaims.com.

7.2 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.

8. Administrator Information

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

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