DESERT OASIS
PROPERTY INSPECTIONS

Clear Inspections. Confident Decisions.

PROTECTION THAT GOES BEYOND *the Inspection*

Complimentary extra protection included with your general home inspection!

Ask your inspector for full coverage details.

YOUR COVERAGE INCLUDES:

6 MONTH INSPECTION WARRANTY	6 months of added protection for eligible electrical, mechanical, plumbing, appliances, HVAC, structural, and roof items listed in your inspection report.
6 MONTH MOLD PROTECTION	Covers treatment of newly discovered mold in inspected areas, subject to plan terms, conditions, and limits.
6 MONTH WATER/SEWER PROTECTION	Protection for new issues not identified during the sewer scope. A sewer scope must be performed as part of the inspection.
6 MONTH RADON REMEDIATION	If the original radon test is safe and a second test during the coverage period shows unsafe levels, mitigation is covered up to plan limits.
6 MONTH WOOD INFESTATION PROTECTION	Covers treatment of new wood destroying insect infestation when a WDI/WDO inspection is performed.
6 MONTH EXTENDED ROOF COVERAGE	6 months of roof leak protection for inspected roof systems, applicable to standard roof types.

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Coverage eligibility, terms, conditions, and limits apply. Ask your inspector for details.

6 MONTH 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 discovered during the applicable coverage period.

1. Eligibility and Scope of Coverage

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.

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. Structural Coverage

2.1 **Covered 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 **Financial Terms.**

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

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3. Plumbing, Electrical, HVAC, and Appliance Coverage

3.1 **Plumbing Systems.** Water lines, faucets, water heaters, drain lines, and gas lines.

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

3.3 **Appliances.** Kitchen appliances, refrigerator, built-in microwaves, trash compactors, washers/dryers, and garbage disposals.

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 Financial Terms.

- Deductible: **$0 per incident**
- Maximum Benefit: **$500 per incident**

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4. New Mold Protect Coverage

4.1 **Covered Mold Conditions.** Coverage applies only to **new visible mold**:

- Not present at the time of inspection
- Visible and accessible to the inspector
- Located on permanently installed surfaces

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

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5. Radon Remediation Coverage

5.1 **Eligibility.** Coverage applies only when:

- A full home inspection was performed
- The inspector’s radon test was the first and only test in the prior 6 months
- Results were ≤ **3.9 pCi/L**

5.2 **Covered Benefit.** If a licensed professional conducts a subsequent test within 6 months and results exceed **4.0 pCi/L**, Administrator will contribute up to **$1,500** toward a mitigation system (no deductible).

5.3 **Void Conditions.** Modifications to the property affecting test results void coverage.

6. Sewer Protect Coverage

6.1 **Eligibility.** Coverage applies only when a sewer scope was performed with the full home inspection.

6.2 **Covered Exterior Lines.**

- Water supply line (to meter or main shutoff)
- Sewer/septic line (from exterior wall to utility connection)

6.3 **Financial Terms.**

- Aggregate Limit: **$2,000**
- Deductible: **$250 per incident**

6.4 **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

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7. Wood Destroying Insect Coverage

7.1 **Eligibility.** Requires a Termite Inspection Report showing no existing issues.

7.2 **Covered Benefit.**

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

7.3 **Exclusions**

- Secondary or concealed damage
- Infestations noted in the original report
- Structures outside the primary residence
- Lodging, storage, or ancillary costs

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8. General Coverage Terms

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

8.2 **Aggregate Limit.** Total liability under all coverages is **$3,100 per property.**

8.3 **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

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

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

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

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9. Claims Procedure

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

9.2 Required documentation includes:

- Full home inspection report
- Detailed contractor estimate (parts, labor, cause of failure)
- Contractor contact information

Administrator may request up to two additional estimates.

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10. Administrator Information

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

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