



Office: 1-800-544-8156 Fax: 1-877-307-7056

E-mail: 90Day@rwswarranty.com

Residential Warranty Services P.O.Box 797

Carmel, IN 46082



RESIDENTIAL WARRANTY SERVICES, INC.

General terms, scope, and limitations are set forth on the next page.



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 (HVAC): 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 and excludes all others. This contract covers parts and labor only and does not cover consequential or secondary damages. contract only covers those items that were confirmed to be in good working order at time of inspection and excludes all others, regardless of their condition at the time of inspection or if they were repaired. This contract does not cover 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. In order for an item to be covered, it must be maintained in accordance with the manufacturer's standards or be maintained within reasonable standards where no such standards exist. This contract excludes all appliances, climate control systems, and fixtures over 10 years old. This contract does not cover plumbing stoppages. regardless of reason. This contract does not cover well or septic systems or any related components. RWS 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 does not cover cracking or scaling concrete. Roof repair is for leaks only, to rolled, composition, or asphalt shingle roof only, and is limited to the repair of the leak only. This contract does not cover pest damage, including that caused by 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 \$500.00. All structural coverage is limited to issues within the home's foundations and is limited to an aggregate maximum of \$2000.00. RWS 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, any and all acts of god, or any other outside cause or neglect. 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. RWS 120 day warranty coverage expires upon noon, the 121st day after the full inspection takes place. RWS will not accept claims that arise as part of an inspection response to a purchase contract.

CLAIMS PROCEDURES:

- 1. Written Notification of claim must be received by RWS prior to the expiration of the policy (which is defined as noon, the 121st day after the inspection is completed). The following information must be contained in the claim:
- a. Your Name
- b. Your Inspector's Name
- c. Your Full Address
- d. A Phone Number Where You Can Be Reached
- e. A Brief Description of the Claim
- f. Make, Model & Serial # for All Appliances
- 2. An itemized repair estimate must be submitted for every approved claim, including the breakdown of parts & labor, as well as a specific cause for the failure in writing from a licensed or properly certified repairperson. RWS reserves the right to request up to two (2) additional estimates. The estimate must include contact information for the repairperson.
- 3. A copy of your home inspection must be submitted with the repair estimate, or at least those pages pertaining to the affected items.

Claims will be processed after we are in receipt of items 1, 2, & 3. You will be contacted by an RWS representative within 72 hours of all items being submitted.

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The RWS Termite Protection Plan is offered by Residential Warranty Services, Inc., in cooperation with your Home Inspector. For a period of 90 Days following the inspection, RWS will cover the cost to treat for new termite and carpenter ant infestations in accordance with this policy. Thereafter, it is at the option of the policy holder to extend this coverage at a monthly expense as low as \$14.97, which will be offered by RWS to the policy holder prior to the expiration of the policy. Pricing varies by size of home and location.

The RWS Termite Protection Plan covers treatment as described herein. Anything not specifically described as "covered" is excluded. This warranty applies only to the address listed on the limited warranty certificate, and only covers treatments as described for the benefit of the party listed on the limited warranty certificate. 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.

Your inspector has inspected the property noted on the limited warranty certificate, and has determined the current status of wood destroying pests. A written report of those findings has been delivered to the policy holder. During the 90-Day Protection Period (or as long as the policy is in place should the policy holder elect to extend the coverage), if termites or carpenter ants are visually observed by the policy holder, RWS will pay the cost of having the infestation treated, as deemed necessary by RWS, less a \$250 deductible.

Coverage only applies to the treatment of termites and carpenter ants, excluding any Formosan species of termite, powder post beetles, carpenter bees, or any other form of wood destroying insect/pest. This limited warranty applies only to chemical treatment, as deemed necessary by RWS to properly control the applicable termites and carpenter ants. If the structure cannot safely and effectively be treated in the opinion of RWS, RWS shall refund any and all fees paid by the policy holder or pay the deductible of any other termite plan that may be in place, whichever is less.

The policy holder agrees to notify RWS by telephone and in writing of any potential infestation and allow a company representative or representative of a pest control operator of RWS choosing access to the property to evaluate these items prior to commencement of any corrective action. Any treatment or corrective action taken without informing RWS will result in the policy holder being denied coverage for that infestation.

RWS is not responsible for fees associated with post treatment inspection. RWS does not cover the cost of baiting systems or maintenance of baiting systems, or any infestation resultant from an inactive baiting system. This warranty does not cover consequential and/or secondary damages; hidden, latent, or concealed damages; all cosmetic damages and/or any damages visible or not visible at the time of the original inspection; infestations in structures other than the primary dwelling; infestations in fences, barns, tool sheds or car ports; changes, alterations, remodeling or additions made to the building after the date of the inspection; costs incidental to treatment such as storage costs or hotel fees; damage resultant from an infestation.

Residential Warranty Services, Inc. P.O. Box 797, Carmel, IN 46082 Fax 877-307-7056

To Report An Infestation Please Call 800-544-8156





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RESIDENTIAL WARRANTY SERVICES, INC.

This agreement (MoldSafe) is serviced and underwritten by Residential Warranty Services (RWS) and is provided free of charge by your home inspector as a part of your paid and completed home inspection.





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 RWS within the term of the agreement. An extension of coverage may be made available at a nominal fee at the conclusion of this agreement. This agreement is not transferable to any other property outside of the one listed on your home inspection report.

Coverage

During the agreement term, the following conditions are covered:

1. New visible mold- During the course of your home inspection and in your home inspection report, if there were no visible mold or moisture issues reported, this agreement covers the remediation (removal) of visible mold on surfaces permanently installed in the subject property.

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 their removal. Many surfaces can be treated and cleaned without such removal. This policy does not cover mold resulting from insurable events including but not limited to floods, rain/water intrusion, or any other peril. This is not homeowner's insurance policy.

Exclusions

RWS 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 RWS 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 cause.
- 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.

RWS' Right to Review

RWS reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. RWS 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.

Claim Procedures

Written notification of claim including items 1, 2, and 3 must be received by RWS prior to the expiration of the policy. All claims on this policy shall be made by the buyer of record only after they have taken possession of the home and must be received within 90 days of the inspection or within 22 days of closing, whichever comes later. Claims will be processed after we are in receipt of items 1, 2 & 3. You will be contacted within 72 business hours of all items being submitted.

- 1. Written Notification of Claim The following information must be contained in the notification:
 - a. Your Name
 - b. Your Inspection Company's Name
 - c. A Phone Number Where You Can Be Reached
 - d. A Brief Description of the Claim
- 2. An itemized repair estimate, including the breakdown of parts & labor, as well as a specific cause for the mold growth in writing from a duly licensed professional. RWS reserves the right to request up to two (2) additional estimates. The estimate must include contact information for the repairperson.
- 3. A copy of your home inspection report and any mold tests.

Residential Warranty Services, Inc. PO Box 797 Carmel, IN 46082 800-544-8156 Fax 877-307-7056 90day@rwswarranty.com

Deductible

The policy holder 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 \$2000.00.



5 YEAR LEAK REPAIR COVERAGE

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 those items specifically listed and excludes all others, 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.

Provided Free of Charge by



with Your Full Home Inspection

For warranty claims or questions call:

1-800-544-8156

This service contract covers 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, leaks, improper installation, or worn materials, it is the responsibility of the home owner to remedy these conditions. This is not a policy of insurance, and as such consequential damage from a leak is not covered. Damage from any peril (fire, flood, lightning, vandalism, 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 any roof leak claim. Should the actual cost of repair be less than \$500, the home owner shall pay the lower amount. Repairs completed under this policy, after the deductible has been satisfied, are guaranteed for the remainder of the term of this policy. 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. Home owner is responsible for the cost of replacing roof coverings when needed. On any claim payment to the home owner can be requested in lieu of payment to a service provider, which may be a prudent choice especially when a roof replacement is being considered.

This policy was delivered to the home owner free of charge by their home inspector. The policy is serviced by Residential Warranty Services, Inc.(RWS) 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 home inspection report and only for the subject property of that report.

MAKING A CLAIM

Prior to the date on which this policy expires, which is the same date as the inspection 5 calendar years later, RWS must receive written notification of your claim. Simply call 1-800-544-8156 for instructions or send your claim, including a brief summary of the condition, your name, your full address, a phone number you can be reached at, a copy of your home inspection, and a written diagnosis and an itemized estimate which includes the breakdown of parts and labor from a qualified roofing contractor to:

Residential Warranty Services, Inc., P.O. Box 797, Carmel, IN 46082



Claims can also be faxed to 877-307-7056 or emailed to 90day@rwswarranty.com *Policy is transferable to the buyer with a pre-listing inspection.





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RESIDENTIAL WARRANTY SERVICES, INC.

This agreement (SewerGard) is serviced and underwritten by Residential Warranty Services (RWS) and is provided free of charge by your home inspector as a part of your paid and completed home inspection.

SEWERIGARD



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 inspection, or 22 days from closing, whichever comes later. All claims must be received by RWS within the term of the agreement. An extension of coverage may be made available at a nominal fee at the conclusion of this agreement. This agreement is not transferable to any other property outside of the one listed on your home inspection report.

Coverage

During the agreement term, the following components are covered against failure due to normal wear and tear:

- 1. "Water 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.
- "Sewer Line". The sewer 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 utility's wastewater collection system or septic tank.

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 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. Coverage is for line breakages, collapses, or significant leaks that affect the functionality of the home's sewer and water systems. This is not a policy to cover clogs.

Exclusions

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

- i. Repairing any openings or damage caused to walls as a result of investigation or repair of a covered issue.
- j. Repairing shared lines (as in shared with another property).
- k. Repairs to any damaged items consequential to a sewer or water line failure or repair.
- 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.

RWS' Right to Review

RWS reserves the right to have its own contractor review any diagnosis, estimates, and bid on any project covered under this agreement. RWS 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.

Claim Procedures

Written Notification of claim including items 1, 2, and 3 must be received by RWS prior to the expiration of the policy. All claims on this policy shall be made by the buyer of record only after they have taken possession of the home and must be received within 90 days of the inspection or within 22 days of closing, whichever comes later. Claims will be processed after we are in receipt of items 1, 2 & 3. You will be contacted within 72 business hours of all items being submitted.

- 1. Written Notification of Claim The following information must be contained in the notification:
 - a. Your Name
 - b. Your Inspection Company's Name
 - c. A Phone Number Where You Can Be Reached
 - d. A Brief Description of the Claim
- 2. An itemized repair estimate, including the breakdown of parts & labor, as well as a specific cause for the failure in writing from a licensed or properly certified repairperson. RWS reserves the right to request up to two (2) additional estimates. The estimate must include contact information for the repairperson.
- 3. A copy of your home inspection report, or at least those pages pertaining to the affected items.

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Deductible

The policy holder 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.