

# Warranty Information



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Warranty policies are also available at: <http://NWInspector.com/Warranties>

(219)595-9580  
NWInspector.com

## **Extend your 1 year home warranty to 18 months at no additional cost!**

When you choose to purchase your home warranty from Residential Warranty Services, be sure to mention that you got your home inspection from United to get this offer. Order your home warranty by calling (800)544-8156 or visit: <http://NWInspector.com/warranties>



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## **S.M.A.R.T. Home Protection Plan**

Many people assume that all issues will be covered by a home warranty. Items such as underground pipes, mold, radon, and insect infestations are not covered by any home warranty companies. The SMART protection plan includes coverage for your home and underground sewer & water lines, mold issues, alarm, cable, telephone, and low voltage wiring, radon levels, and wood destroying insect infestations. This plan also includes a free annual maintenance evaluation from United Home Inspections at no additional cost. To sign up for the SMART protection plan, visit <http://UnitedSMARTplan.com>





# UNITED HOME INSPECTIONS

**Contact Us**

Office: 1-800-544-8156

Fax: 1-877-307-7056

E-mail: [90Day@rswarranty.com](mailto:90Day@rswarranty.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.

# 90DAY WARRANTY



**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. This 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. All claims on this policy shall be made by the buyer of record only after they have taken possession of the home. 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.

**VALIDATING YOUR HOME WARRANTY:** It is important that we have your information prior to any claims being made. Please be sure to validate your home warranty at <http://90daywarrantyvalidation.com> within 15 days of your inspection with your name, the address of the property, and your inspector's name.

## **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 91st 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.

**Residential Warranty Services, Inc.**  
**P.O. Box 797**  
**Carmel, IN 46082**  
**800-544-8156**  
**Fax 877-307-7056**  
**[90day@rswarranty.com](mailto:90day@rswarranty.com)**



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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.

# SEWER|GARD



## 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.

2. "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.

l. 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.

## Residential Warranty Services, Inc.

PO Box 797  
Carmel, IN 46082  
800-544-8156  
Fax 877-307-7056  
90day@rwsarranty.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 per occurrence and \$4000 aggregate.



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Carmel, IN 46082



## 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@rws warranty.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.





# UNITED HOME INSPECTIONS

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**Residential Warranty Services**

P.O.Box 797  
Carmel, IN 46082



## RESIDENTIAL WARRANTY SERVICES, INC.

This agreement (Radon Protection Plan) 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

The RWS Radon Protection Plan is offered by Residential Warranty Services, Inc., in cooperation with your qualified radon test provider. This plan is only valid if your radon test provider is currently enrolled in the plan. This policy is offered for a period of 120 days following the full home inspection, or 22 days after closing, whichever comes later.

## Coverage

This plan is only applicable to properties where both of the following conditions are met;

1. This test is the first and only test done in the preceding six month period at this property.
2. The results came back under 4.0 PCi/L.

## Covered Repairs

Beginning the day of the radon test and extending for a period of 120 days thereafter, RWS guarantees your radon levels to be under 4.0 PCi/L. If at any time during that 120 day period (or an extension period as defined below) another test is performed by a duly licensed professional and the levels come back at 4.0 PCi/L or higher, RWS will pay the cost of mitigation up to \$1200 and after a deductible of \$250 is met.

When a second test is performed, RWS reserves the right to perform an additional test to confirm the validity of such results at its own expense. Such a test will be either a CRM (Continuous Radon Monitor) or an Alpha Track long term test, the results of which will be accepted by all parties.

## 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 120 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 and 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. Full Property Address
  - c. Inspection Company's Name
  - d. A Phone Number Where You Can Be Reached
  - e. Date of the Radon Test(s)

2. An itemized repair estimate, including the break-down of parts & Labor for a radon mitigation system 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 Radon Test(s) report

A response will be made within 72 hours either approving your claim, requesting additional information, or to schedule an additional test. Once a claim is approved, a check will be submitted within 30 days for the cost of mitigation, up to \$1200, less the \$250 deductible.

## Exclusions

RWS shall not be responsible for the cost of mitigation under the following circumstances;

The original test was not the first test within a 6 month time period, the original test came in at 4.0 PCi/L or above, or the first test was not performed by a qualified radon test provider currently enrolled in the Radon Protection Plan with RWS.

The property has been modified between the first test and the second test.

A confirmation test is performed at RWS' expense and the results come in under 4.0 PCi/L

Any fraud or misrepresentation occurs

This policy is provided by your qualifying radon test provider and is underwritten by RWS at no cost to you. Our mailing address is P.O. Box 797 Carmel IN 46082 for any inquiries.

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.

**Residential Warranty Services, Inc.**

**PO Box 797**

**Carmel, IN 46082**

**800-544-8156**

**Fax 877-307-7056**

**90day@rswarranty.com**



# PLATINUM

## ROOF PROTECTION PLAN

### 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

**UNITED  
HOME  
INSPECTIONS**

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 estimate 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@rws warranty.com](mailto:90day@rws warranty.com)

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



**RESIDENTIAL WARRANTY SERVICES, INC.**  
**PLATINUM ROOF PROTECTION PLAN**  
Provided by Residential Warranty Services with a Full Home Inspection