



# SUMMIT WARRANTY CORPORATION

**INSPECTION WARRANTIES: IT'S ALL WE DO!**

## New Mold Protect Plan

This plan is designed to cover remediation expense for new visible mold in your home that was not present at the time of the full home inspection. Plan covers new visible (must not have been hidden and must have been in plain sight, and accessible, by the home inspector at the time of inspection) mold on surfaces permanently installed in the subject property that was visually seen by the inspector at the time of inspection. Coverage is up to \$2000 in aggregate with a \$250 deductible for each affected area. Only new visible mold growth that occurs after the date of the inspection is covered. This plan covers new mold remediation and not repair or replacement of items damaged due to the mold. 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.

There are exclusions from this plan, and are not limited to the following: 1. Remediation of any mold that occurred before the start date of this agreement, 2. Remediation in the event that the new mold was caused by neglect, or actions caused by homeowner and/or third parties. 3. Any home that is being renovated, 4. Mold caused by acts of nature including floods, hurricanes, landslides or by plumbing line breakages, etc, 5. Any post inspection removal or damaged walls or floors that exposes previously unseen mold even if wall removal was necessary to complete a full remediation of the new visible mold. Plan covers only the remediation of mold, and will not cover any medical issues, lodging or lost time expenses related to mold, mildew, or any other organic growth.

Coverage becomes effective on the day of the home inspection report and is in effect for a period of 6 months thereafter. This Plan is not transferrable to any other party or property. 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 law principles. All claims must be submitted and accepted through the customer claims portal by creating an account via [www.summitwarrantyclaims.com](http://www.summitwarrantyclaims.com) prior to the expiration of this plan. Coverage under this Plan shall come after any and all other warranties or insurance in place at the time of the claim and **may not** be applied to their deductibles.

### **CLAIM PROCEDURES:**

Go to [www.summitwarrantyclaims.com](http://www.summitwarrantyclaims.com) and create a secure account and login credentials. (claims can not be accepted via phone or email) Once your account is created and email verified, claimant will click on

**“Submit New Claim”** and complete all required fields. All claims will require submission of the original full home inspection report (all pages) and a detailed repair estimate breaking out parts, labor as well as cause of the failure determined by a licensed or certified expert. Summit Warranty Corp reserves the right to request up to two additional estimates. The estimate must include contact information for the contractor. You will receive a notification that the claim was successfully submitted.

To check the status of your claim, or to upload documents requested by your claims analyst, log back in to your account, click on that specific claim shown on your dashboard, and review status updates and or comments from the claims team. All claims matching a registered property address will be reviewed in one business day. Once reviewed, your status will change from “Submitted” to one of the following: “Declined” status means your issue falls outside the warranty coverage; claims analyst will leave notes on your claim detailing the reason for no coverage and you will be able to inquire further by replying via your claims portal account. “Incomplete” status means there is missing or incomplete documentation, and you should read the notes left by your claims analyst, then upload the documents through your claim portal. “Inactive” indicates an incomplete claim has been open for a period of 60 days with no action by the claimant; after 60 days, the plan issuer reserves the right to cancel the claim, and a new claim would need to be started by claimant. “Pending Review” means we have received your updated claim information and it is under review. “Approved Pending Payment” means your claims analyst has approved your claim and it is in line for final review and check remittance! “Paid/Closed” means your claim is final and a check has been mailed. Please allow up to 14 days from the date of Paid/Closed status for your check to arrive.

Additional information required to successfully submit your claim:

1. Full name, email and phone number of person filing claim
2. Name of the home inspection company
3. Full address of the covered property **\*EXACTLY AS IT APPEARS ON THE HOME INSPECTION REPORT \***
4. A Brief Description of the issue you are having

**Summit Warranty Corporation, LLC an Indiana Corporation**

**13398 Tegler Dr. Suite 120, Box 132, Noblesville, IN 46060**

**Claims Department: 317-824-9444**