

Sewer Supply and Drain Line Protect

This warranty is valid and applicable only if you receive a sewer scope in conjunction with your full home inspection.

During the plan term, only the specific affected portions of the system (not entire line replacement) are covered against failure due to normal wear and tear and does not cover for:

a. Acts of nature such as, but not limited to, earthquake, floods, sinkholes, etc, b. Damage resulting from owner neglect or misuse, c. Damage resulting from defective or recalled materials, d. Remediation necessary due to any code violations or enforced repair, e. Repairs for damage existing prior to the home purchase, f. Any lines that are shared or joined to a separate property, g. A home being renovated, or h. If cause of failure was due to underground lines at improper depths.

Inclusions: 1. Outside the dwelling Water Supply Line - The water service line from the point of the utility company's connection to the point of the water meter, or main shut off line inside the home. Inclusive of well water lines, but excluding those existing more than 6 feet below ground level. 2. Outside the dwelling Sewer or Septic Line - The covered portion of sewer/septic line runs from the point of the home's exterior wall to the point of connection to the sewer/septic utility company's system/network.

Coverage is up to \$2000 aggregate for all incidents with a \$250 deductible applied to each incident. Any damages or incidents specifically called out in the inspection report, or as part of the separate sewer scope findings, are not covered under this plan. This warranty is intended to cover line breakages, collapses, and significant leaks that affect the functionality of the home's sewer and water systems that were not discovered or were not present at time of sewer scope by the home inspector.

Clogs of any kind are excluded, and all related repairs are the responsibility of the homeowner. This plan does not cover secondary or consequential damages from a line breakage.

Plan issuer reserves the right to have its own contractor review any diagnosis or estimate and bid on any project covered under this agreement. Plan issuer will have final decision on which acceptable estimate is used for the covered portion of repair.

Coverage becomes effective on the day of the home inspection report and is in effect for a period of 6 months. This plan is not transferrable to any other party or property or due to a change of ownership. 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 prior to the expiration of this plan. Coverage under this policy 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 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