



# PROTECTING YOUR INTERESTS

You need more than just a home inspection, you need the professionals you can depend on even after the job is done.





## Coverage

**Appliances:** Oven, cooktop, range, dishwasher, microwave oven, garbage disposal, water heater.

**HVAC:** Furnace, heat pump, air conditioner.

## Coverage Terms

The Inspectology HomeShield covers items that were inspected by Inspectology and found to be operating properly at the time of inspection. 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.

## Exclusions

Any coverage not specifically stated in the Inspectology HomeShield is presumed to be excluded.

1. The Inspectology HomeShield is secondary to all warranties, guarantees or insurance policies, including but not limited to, homeowners insurance, manufacturers, contractors, builders, distributors, or home warranties.
2. The Inspectology HomeShield excludes liability for bodily injury, property damage, consequential, or secondary damages resulting from the failure or malfunction of the covered items.
3. This Inspectology HomeShield excludes water damage, cosmetic repairs, or items that are inaccessible without the removal of installed covering.
4. The Inspectology HomeShield does not cover systems or appliances that have already been repaired.
5. The Inspectology HomeShield excludes all climate control systems and fixtures and all appliances over 15 years old.
6. The Inspectology HomeShield does not apply to performance of routine maintenance, occurrences which result from failure to perform such maintenance or the negligent misuse of the covered item (re-occurrence of a settled claim condition).
7. Inspectology disclaims any liability for improper installation or design of any covered element or component or its failure to comply with any local, state, or national code.

8. This Inspectology HomeShield does not cover plumbing stoppages, well or septic systems or any related components, chimneys, fireplaces, brick failure, or cracking concrete.
9. This Inspectology HomeShield does not apply to any original or subsequent claims with implied or expressed allegations of negligence, breach of contract, error, omission or oversight against Inspectology, its inspectors or any of its representatives.

## Effective Dates

Coverage under the Inspectology HomeShield begins on the home inspection date. In the event that the closing occurs more than 100 days from the inspection, coverage will extend for 21 days from the closing date.

## Claim Procedure

1. Claims must be submitted at [info@inspect-ology.com](mailto:info@inspect-ology.com) and received by Inspectology prior to the expiration of the Inspectology HomeShield (defined as noon, the 100th day after the inspection is completed). Claim must include name, full address, phone number, e-mail, and description of the claim. Contact [info@inspect-ology.com](mailto:info@inspect-ology.com) with any questions.
2. An itemized repair estimate must be submitted for every approved claim, including the breakdown of parts and labor, as well as a specific cause for the failure in writing from a licensed or properly certified repair person. The estimate must include contact information for the repair person. Estimates must be submitted to Inspectology prior to repairs being performed. Inspectology reserves the right to request up to two additional estimates and have the inspector revisit the property.

Claims will be processed only after items 1 and 2 have been received. Once made by Inspectology, all claims decisions are final.