

Coverage Summary

HOMEGAUGE PROTECT

100-DAY HOME INSPECTION LIMITED STRUCTURAL AND MECHANICAL GUARANTEE

THIS IS A LIMITED GUARANTEE PROVIDED BY HOMEGAUGE PROTECT AND IS NOT INSURANCE OR A SERVICE CONTRACT. THIS LIMITED GUARANTEE DOES NOT TAKE THE PLACE OF, AND IS SECONDARY TO, YOUR HOMEOWNERS INSURANCE, HOME WARRANTY, SERVICE CONTRACT, MAINTENANCE CONTRACT, OR ANY APPLICABLE INSURANCE OR WARRANTY PROVIDED BY OR COVERING MANUFACTURERS, BUILDERS, CONTRACTORS OR DISTRIBUTORS OF THE ITEMS, COMPONENTS AND SYSTEMS COVERED HEREIN.

CONGRATULATIONS!

Thank You for Your recent Home Inspection and the purchase of Your new home. We appreciate how important this home purchase is to you. To provide you with peace-of-mind, Your Home Inspector, as part of HomeGauge Protect, is delighted to provide you this 100 Day Limited Structural and Mechanical Guarantee (Limited Guarantee). Please read the terms and conditions to learn about what's covered. If you find a Deficiency in a covered mechanical or structural item, component, or system during the Limited Guarantee Period, please follow the steps described below to make a claim to obtain Your benefits.

HOW LONG AM I COVERED?

The coverage period begins on the Home Inspection Date and ends on the later of: (a) 100 days after the Home Inspection Date, or (b) thirty (30) days after the Home Close Date.

WHAT'S COVERED?

Of the following, only items that were accessible and had a satisfactory inspection outcome are covered.

Mechanical › Plumbing › Water Line, Drain Line & Faucets		<i>Limit of Liability: \$500</i>
The water line is the pipe that delivers clean water to your home from your municipal water utility. The drain line is the pipe that carries waste material to a sewage treatment plant. These lines connect to your private water service and drain lines, which are typically located below ground on your private property. The faucets are the devices that help you control the flow of water.		
Covers water lines, drain lines, and faucets, specifically line leaks in water, drain, waste or vent lines not caused by damage resulting from freezing or from roots.	Excludes water softeners; slab leaks; polybutylene pipes; plumbing stoppages; in drain, vent and drain lines; stoppages caused by collapsed, damaged or broken drain, vent, or sewer lines outside the confines of the main foundation of the home; stoppages due to roots or foreign objects; and septic tanks. No pre-existing conditions.	
Mechanical › Plumbing › Water Heater		<i>Limit of Liability: \$500</i>
The water heater is a device that is used to heat water for your home's use.		
Covers electric water heater, including circulatory pumps and domestic hot-water coils attached to boilers; 80-gallon	Excludes solar and oil-fired water heaters, anode rods; color or purity of water; noise; heat recovery units; stands; permits;	

maximum capacity for both gas and electric water heaters; and tankless water heater.	code upgrades; flue repairs; piping; gas stop; Y&P discharge line; insulation; sediment build-up; ancillary holding or storage tanks; fuel storage tank; energy conservation unit; thermal and all expansion tanks. No pre-existing conditions.
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Mechanical › Plumbing › Gas Lines	<i>Limit of Liability: \$500</i>
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The gas line is the pipe that carries natural gas to your home from the main line of the gas distribution utility.

Covers gas lines.	Excludes end point appliances and equipment to which the gas line is connected unless specifically included as coverage in this program; gas meters; stoppages due to roots or foreign objects or accidental damage; and corrosion. No pre-existing conditions.
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Mechanical › Electrical › Main Service Panel	<i>Limit of Liability: \$500</i>
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The main service panel is sometimes referred to as the "electrical service panel", "breaker box" or "load center". It receives the incoming power from the electrical utility and distributes it to each of the circuits that supply the various lights, outlets, appliances, and other devices throughout your home.

Covers the main electrical service panel.	Excludes fuses; corrosion; and fixing under-powered or overcrowded control panels. No pre-existing conditions.
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Mechanical › Electrical › Secondary Service Panel	<i>Limit of Liability: \$500</i>
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The main service panel is sometimes referred to as the "electrical service panel", "breaker box" or "load center". It receives the incoming power from the electrical utility and distributes it to each of the circuits that supply the various lights, outlets, appliances, and other devices throughout your home.

Covers the secondary electrical service panel.	Excludes fuses; corrosion; and fixing under-powered or overcrowded control panels. No pre-existing conditions.
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Mechanical › Electrical › Electrical Wiring	<i>Limit of Liability: \$500</i>
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The electrical wiring in the network of electrical wires and cables throughout your home. They are installed following an electrical code called NEC, in which safety is key. They identify wires/cable types by color which serve a specific purpose.

Covers wiring; switches; breakers; outlets; junction boxes; and ground fault interrupters.	Excludes damage to the electrical system caused by flood, fire, water, rust; fixtures; inadequate wiring capacity; attic/exhaust fans; damage caused by a power surge; damage caused by a power failure; wire tracing; crushed ductwork; and improperly sized ductwork/duct system. No pre-existing conditions.
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Mechanical › Appliance › Oven / Range / Stove	<i>Limit of Liability: \$500</i>
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The appliance used for cooking in your kitchen.

Covers all modules, components and parts of the gas or electric oven, range and stove top necessary to the functionality of the	Excludes pre-existing conditions.
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oven, range and/or stove top. Specifically cover includes burners; control boards; thermostats; broilers; temperature controls; heating elements; igniter; ignition module; spark igniters; elements; burners; over range exhaust fan; thermostat; wiring; igniters; clocks; rotisseries; racks; handles; knobs; interior lining; other related components and parts to a built-in range/oven; and sensor-heat burners will be replaced with standard burners.

Mechanical › Appliance › **Built-In Microwave**

Limit of Liability: \$500

The appliance used for (re-)heating food and is physically built-into the kitchen as opposed to tabletop microwaves.

Covers all modules, components, and parts of the built-in microwave necessary to the functionality of the built-in microwave. Specifically cover includes electric timer; transformer; magnetron tube; door latch; touch tone panel; interior lining; clocks; and shelves.

Excludes glass; countertop units; rotisseries; cooking accessories; removable trays, lights, panels, and cabinetry; toaster units; units connected to a wall oven, and turntables; doors; hinges; handles; glass; knobs; lights; clocks (unless they affect the cooking function of the unit); meat probe assemblies, rotisseries; racks and trays; interior linings; arcing; and portable or counter-top units. No pre-existing conditions.

Mechanical › Appliance › **Dishwasher**

Limit of Liability: \$500

The appliance used to wash dishes in your kitchen.

Covers all modules, components, and parts of the built-in dishwasher necessary to the functionality of the built-in dishwasher. Specifically cover includes timers; motors; control board; switches; temperature control; heating elements; hinges and latches, wash arms, fill valves, spray arm, drain pump and lines; pump; and racks, baskets, and rollers.

Excludes racks/rollers; panels; cabinetry; effectiveness of cleaning; valves clogged by sediment or lime buildup; interior tub leaks; doors; door seals; hinges; handles; glass; knobs; racks, trays, and baskets; rollers; damage caused by broken glass; noise without a related mechanical failure; maintenance and cleaning; commercial units; and portable units. No pre-existing conditions.

Mechanical › Appliance › **Washer**

Limit of Liability: \$500

The appliance used to clean your clothes in your laundry.

Covers all modules, components, and parts of the clothes washer necessary to the functionality of the clothes washer. Specifically, cover includes motors, pumps, timers, wiring, relays and switches, belts, hoses, thermostats, heating elements and burners, gas valve, and pulleys.

Excludes plastic mini-tubs, filter screens, drawers, soap dispensers, knobs, dials, venting, door seals, panels, cabinetry, doors, door seals and hinges, glass, leveling and balancing, damage to clothing, commercial units, noise without a related mechanical failure, conditions of water flow restrictions due to scale, rust, minerals, and other deposits. No pre-existing conditions.

Mechanical › Appliance › **Dryer**

Limit of Liability: \$500

The appliance used to dry your clothes in your laundry.

Covers all modules, components, and parts necessary to the functionality of the clothes dryer. Specifically cover includes drain pumps; control boards; gas valves; heating elements;

Excludes venting; lint screens; dryer cabinet; fragrance/humidity center; hangers, shelves, rods, hooks, and cabinet liner; racks; drawers; knobs and dials; doors, door seals, and hinges; glass; leveling and balancing; noise without a

igniters; thermostats; fuses; wire harness; ignition modules; tub assembly; tub bearings; and motor bearings.	related mechanical failure; damage to clothing; conditions of air flow restriction due to a lack of maintenance and/or clogged lint screens. No pre-existing conditions.
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Mechanical › Appliance › Refrigerator		<i>Limit of Liability: \$500</i>
The appliance used to keep your food cold in your kitchen.		
Covers all modules, components, and parts of the refrigerator necessary to the functionality of the refrigerator. Specifically cover includes control boards; compressor; thermostats; damper control; wire harness; evaporator fan motor; condenser fan motors; pressure switches; relays; contactors; start assist; and thermistors.	Excludes any removable component (which does not affect the primary function); interior thermal shells/insulation; freezers which are not built-in units or an integral part of the refrigerator; multimedia center and internet connection components; wine coolers/refrigerators/kegerator; filters; sealed system; walk-in units; structural components; beverage and ice dispensers; panel and cabinetry; drawers; external thermostats; wine cooler and/or refrigerator; racks; shelves; glass; lighting; handles; doors; door seals; hinges, and gaskets; Freon; disposal and recapture of Freon; ice makers; ice crushers; beverage dispensers and their respective equipment; water lines and valve to ice maker; line restrictions; leaks of any kind; maintenance; food spoilage; and noise without a related mechanical failure. No pre-existing conditions.	

Mechanical › Appliance › Trash Compactor		<i>Limit of Liability: \$500</i>
The appliance used to crush refuse into a small, dense package for easy disposal in your kitchen.		
Covers drive motor; drawer switch; control panel; and rollers.	Excludes removable accessories; unclogging and jammed trash compactor; foot pedal; parts related to normal wear and tear; and cosmetic damage. No pre-existing condition.	

Mechanical › Appliance › Garbage Disposal		<i>Limit of Liability: \$500</i>
The appliance used to grind and macerate food waste located under the drainage hole of the sink in your kitchen.		
Covers motor; switch; shredder; impellers; stopper switch.	Excludes drain lines and pipes connected to garbage disposal and unclogging and jammed garbage disposal. No pre-existing conditions.	

Mechanical › HVAC › Furnace and Heating System		<i>Limit of Liability: \$1,000</i>
The furnace is part of the heating, ventilation, and air conditioning (HVAC) system in your home. It is activated when you set the temperature using a thermostat. It regulates the heat in your home.		
Covers condenser fan motors; compressors; condensers thermostats; capacitors; relays; contactors; pressure switch; thermistor; cut in switches; transformers; inducer motors; defrost boards; blower motors; heating elements; igniters; ignition modules; burner assembly; pressure switches; thermocouple.	Excludes solar heating systems or zone systems or wall units or the components thereof; air cleaners; humidifiers; flues; coils; heat exchanger; geothermal heating/cooling units; pumps.	

Mechanical › HVAC › Air Conditioner	<i>Limit of Liability: \$1,000</i>
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The air-conditioner is part of the heating, ventilation, and air-conditioning (HVAC) system in your home. It is activated when you set the temperature using a thermostat. It regulates the cooling in your home.

Covers mechanical parts and components of all centrally ducted air conditioning systems, heat pump system or evaporative (swamp) cooler unit; air handler; blower fan motors; capacitors; compressors; condensers; condenser fan motors; condenser coils; evaporator coils; fan blades; internal system controls; internal wiring; motors (excludes dampers); refrigerant piping interior to the unit (excluding interconnecting line sets and geothermal piping); relays; reversing valves; switches and controls; and thermostats.

Excludes primary/secondary condensate pumps, and lines; asbestos insulated ductwork or piping; ductwork; ductwork insulation; concrete encased or inaccessible ductwork; dampers; filters (including electronic/electrostatic and de-ionizing filter systems); fossil and dual fuel control systems and other energy management systems and controls; geothermal piping; heat recovery unit; humidifiers; interconnecting Freon lines (external of the equipment); panels and/or cabinetry; registers and grills; recapture/reclaim of refrigerant; structural components; water pumps, valves and lines (external of the condenser unit); wall units; window units, and water cooling towers. Gas systems, including ammonia systems, and chilled water systems, are not covered. No pre-existing conditions.

Mechanical › HVAC › **Thermostats**

Limit of Liability: \$500

The device that enables the regulation of the temperature in your home, typically located on a wall.

Covers thermostat.

Excludes pre-existing conditions.

Structural › Foundation › **Poured Concrete / Block Wall Foundations, Floor Joists, Bottom and Top Plates, Wall Members, Load Bearing Walls**

Limit of Liability: \$2,500

Poured and block wall are 2 methods used to create the foundation of your home. A floor joist is a beam that's perpendicular to the beam and parallel to the walls for providing a supportive framework to flooring. The bottom and top plates are beams at the bottom and top of a framed wall. The walls that support structural members such as beams, slabs, and walls which carries loads imposed on it are load bearing walls.

Covers cement, concrete, and block foundations.
Covers joist header; joist; and bottom and top plates.
Covers top plates; bottom plates; and wall members/load-bearing walls.

Excludes cracks and damage resulting from roots, foreign objects, and poor drainage.
Excludes pre-existing conditions.

Structural › Garage › **Attached Garage Doors**

Limit of Liability: \$2,500

The doors covering through which a car enters the garage in your home.

Covers torsion spring; drum; pulley and cables; curved door arm; rollers; and extension spring.

Excludes motor unit, remote control; wall-mounted control units; and safety reversing sensors. No pre-existing conditions.

Structural › Roof › **Roof Leaks**

Limit of Liability: \$2,500

The roof is the upper covering of your home and provides structural support that keeps the entire home together.

Covers roof leaks.

Excludes damage to roof and/or leaks caused by conditions other than normal wear-and-tear, including, but not limited to all extreme Acts of Nature such as tornado, lightning, wind, rain, hail, fire, earthquake, etc.; leaks and/or failures occurring from improper previous repairs and/or installations, including such repairs or installations which could not be identified during visual inspection and/or which required deconstructive

analysis in order to determine, including, but not limited to: improper and/or missing metal flashings, felt underlayment and/or decking material; State or local code violations; manufacturer warranty violations and/or installations inconsistent with manufacturer specifications and/or recommendations; construction, contractor, and/or installation defects, improperly installed valleys, exposed nail heads, leaks occurring from improperly installed roof-mounted installations, persons walking on roof, and/or appliance and/or other system installations performed by any other person after the Effective Date of Coverage; defects or leaks caused or associated with, but not limited to roof-mounted installations such as: planters, furnishings/decors, tiles, planks, decks, storage units, solar panels, air conditioners, skylights, roof vents, satellite dishes; accidental damage, abuse, misuse, vandalism, and/or theft; utility requirements, such as telephone, water, gas, electrical or other lines, drains, or ductwork connection to or from any roof mounted appliance; upgrades and/or servicing of your rooftop beyond normal maintenance, permits, or any additional expenses required to comply with manufacturer, state, local, or federal requirements or other regulations are your responsibility; and pre-existing conditions.

Structural › Environmental › Mold

Limit of Liability: \$500

Mold is a form of fungus that produce spores.

Covers mold and fungus.

Excludes circumstances in which water intrusion is introduced to the premises, i.e., groundwater, broken pipe, appliance leak, roof leak, basement flood, toilet, or bathtub leak, etc. or if any current water issues have not been fixed; if a current leak or water intrusion issue is not fixed before the treatment is completed; and any existing water intrusion issues must be corrected in entirety and sufficiently dried out before treatment. No pre-existing conditions.

WHAT'S NOT COVERED?

- (a) Commercial properties;
- (b) Wear and tear, deterioration, or gradual loss of efficiency or functionality, rust/corrosion, maintenance (in accordance with manufacturer standards), or any consumables such as bulbs, filters or cartridges;
- (c) Any consequential or incidental damages, including to personal property, caused before, during, or after delivery, repair, or installation, including damages to the finish of an appliance or home, floors, cabinets, countertops, and walls. This also includes costs for shelter, food, transportation, moving and storage, and any other expenses related to inconvenience or relocation during repairs to the home. Consequential damage also refers to diminished market value of the home;
- (d) Any damage caused by peril predicated on the happening of any fortuitous event, including but not limited to: war, riot, civil commotion, earthquake, hurricane, any and all acts of God, or any other outside cause or neglect;
- (e) Any alleged Deficiency that is presented for coverage because it relates to an item, component or system that is not in compliance with codes, regulations and/or ordinances; and

- (f) Any additional services such radon tests, mold tests, or any other service provided by the Inspection Company in addition to the home inspection (or any fees for such services).

ANY OTHER LIMITS?

There is a maximum aggregate liability limit for both Mechanical and Structural coverage that should not exceed \$2,500.00 across all claims.

HOW DO I CREATE A CLAIM?

Submit a claim online at www.homegaugeprotect.com by completing the claim form. If you have any questions regarding your claim, you can contact Us at support@homegaugeprotect.com.