



90-Day Limited Structural & Mechanical Home Warranty

Provided by Arkansas HomeTech Inspections, Inc. with every full home inspection.

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.

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 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. All structural coverage is limited to issues within the home's foundations and is limited to an aggregate maximum of \$2000. 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. 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.

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
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.
4. Claims will be processed after we are in receipt of items 1,2 & 3. You will be contacted by a RWS representative within 72 hours of all items being submitted.

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. 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.

Residential Warranty Services, Inc.
P.O. Box 797 Carmel, IN 46082
800-544-8156
RWSwarranty.com

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.

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.