



Mechanical Protection Policy



Duration

This policy is active for a period of ninety days from the date of the home inspection performed by Carolina Premier LLC, or twenty-two days after closing, whichever is later.

Coverage

Mechanical coverage includes water lines, faucets, water heaters, drain lines, gas lines, main service panels, secondary service panels, wiring, and appliances including and limited to ovens, ranges, dishwashers, built-in microwaves, trash compactors, garbage disposals, furnaces, air conditioners, and thermostats.

Structural coverage includes poured concrete and block wall foundations, floor joists, bottom and top plates, wall members, load-bearing walls, and attached garage doors.

This policy's mechanical coverage is limited to a maximum of \$500.00 (United States Dollars) over the policy's duration. This policy's structural coverage is limited to a maximum of \$2000.00 (United States Dollars) over the policy's duration.

Exclusions

a. Only items that were confirmed to be in good and working order or condition at the time of the home inspection are covered, all others are excluded from this policy.

b. Any and all appliances, climate control systems, and fixtures over ten years of age are excluded from this policy.

c. Plumbing stoppages, regardless of reason of occurrence, are excluded from this policy.

d. Well and septic systems and their related components are excluded from this policy.

e. Chimneys, fireplaces, brick failures, and cracking and scaling concrete are excluded from this policy.

f. Any and all pest damage including wood destroying organisms are excluded from this policy.

g. Any items that necessitate the removal of permanent coverings to access are excluded from this policy.

h. Items outside of the perimeter of the home's foundation or attached garages

are excluded from this policy.

i. Any items that necessitate repairs to comply with local, state, federal, or similar codes are excluded from this policy.

j. The costs of any permits required to satisfy a repair are excluded from this policy.

k. Diminishment in market value, emotional distress, and pain and suffering are excluded from this policy.

l. Damages, repairs, and related costs that become necessary due to a contractor's actions or a repair that is done before notifying and/or without authorization by Carolina Premier LLC is excluded from this policy.

m. Damages, repairs, and related costs that stem from defective or recalled materials, or any materials included in a class-action lawsuit or related litigation are excluded from this policy.

n. Damages, repairs, and related costs that become necessary due to abuse, neglect, lack of maintenance, improper maintenance, failure to promptly report and mitigate any given issue, or anything beyond normal expected wear and tear are excluded from this policy.

o. Damages, repairs, and related costs that are incurred due to the use of the property for non-residential purposes are excluded from this policy.

p. Damage that is known to have or is found to have occurred before the date that this policy begins is excluded from this policy.

q. Damages, repairs, and related costs necessary due to cosmetic damage or concerns are excluded from this policy.

r. Costs consequential to repairs such as temporary lodging or transportation are excluded from this policy.

s. Damages, repairs, and related costs that stem from acts of God or third parties, including but not limited to flood, fire, vandalism, etc. are excluded from this policy.

Deductible

No deductible is necessary to make a claim under this policy.



Mechanical Protection Policy



Additional Terms

This policy's coverage is to come after any and all other coverage, including warranties, policies, insurance, etc. Carolina Premier Inspections LLC reserves the right to a second opinion after diagnosis and estimation of repair costs have been made. Carolina Premier Inspections LLC reserves the right to determine the manner in which any claimed item will be repaired or made whole. The policyholder can, after diagnosis, estimation, and repair approval by Carolina Premier LLC, request that cash payment be made to them in lieu of the contractor. Carolina Premier Inspections LLC may cancel this policy without refund under the circumstance of fraud or misrepresentation by the policyholder, if the policyholder fails to satisfy fees associated with the policy, including but not limited to the deductible, and if the home the policy applies to is left vacant. This policy is non-transferable.

Legal

This policy is delivered and serviced by Carolina Premier Inspections LLC. Any actions, including but not limited to complaints, disputes, arbitration, or compliance requests shall be made in Dorchester County, in the state of South Carolina. This policy is non-transferable.

Claims

To make a claim, notice must be submitted to Carolina Premier Inspections LLC before the policy's term expires. Claims must include a written summary of the condition(s) being claimed, the make, model, and serial number of any and all affected appliances, the policyholder's name, the policyholder's full address, the policyholder's contact number, and a copy of your home inspection report that was performed by Carolina Premier Inspections LLC. These materials must be delivered to Carolina Premier Inspections LLC at the address listed on this policy or delivered through electronic mail to the contact email listed on this policy. For any questions about this policy or further instructions on how to make a claim, call or text (843) 226 - 3640.

Carolina Premier Inspections LLC

**157 Spring Meadows Drive,
Summerville South Carolina, 29485**

info@carolinaphi.com

(843) 226 - 3640