



Mold 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. Once this term is completed, an extension of coverage can be made for a nominal fee.

Coverage

This policy covers new and visible mold growth exclusively. If during the course of your home inspection by Carolina Premier LLC and in your home inspection report there were no visible mold growth or moisture issues noted, this policy will cover the removal of visible mold on surfaces that are permanently installed in the residence. Coverage is limited to \$2000.00 (United States Dollar) aggregate over the duration of the policy.

Exclusions

- a. Damages, repairs, and related costs that are necessary due to investigation or treatment are excluded from this policy.
- b. Damages, repairs, and related costs of the replacement or repair of damaged components or otherwise are excluded from this policy. This policy solely covers the removal of the aforementioned from the structure.
- c. Any and all medical issues related to organic growth, including but not limited to mold and mildew are excluded from this policy.
- d. The costs of any permits required to satisfy a repair are excluded from this policy.
- e. Diminishment in market value, emotional distress, and pain and suffering are excluded from this policy.
- f. 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.
- g. 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.
- h. 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.

- i. Damages, repairs, and related costs that are incurred due to the use of the property for non-residential purposes are excluded from this policy.
- j. Growth that is known to have or is found to have occurred before the date that this policy begins is excluded from this policy.
- k. Costs consequential to repairs such as temporary lodging or transportation are excluded from this policy.
- l. 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

The first \$300.00 (United States Dollars) of repair costs are the responsibility of the policyholder. The policyholder is further responsible for any costs that exceed the limits of this policy's coverage, expressed under the coverage section of this policy. Any and all receipts and invoices must be delivered to Carolina Premier Inspections LLC to ensure credit for any covered expenditures.

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.



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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 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

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