



6-MONTH MECHANICAL WARRANTY



HOME ARMOR
INSPECTION WARRANTIES BY NPI

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ABOUT THIS WARRANTY

National Property Inspections, Inc. provides a 6-month Mechanical Warranty. This warranty is provided free of charge as part of your paid and completed home inspection. This warranty covers the most important components that make up your home's mechanical systems, including the electrical, plumbing, and HVAC systems. Check out the coverage terms and exclusions below. ***Please read this document carefully. There are exclusions to this warranty, which are listed throughout this document.***

COVERAGE SUMMARY

This warranty covers the directly affected portions of the following components against failure due to normal wear and tear:

- Appliances: Built-in kitchen appliances, including and limited to oven, range, dishwasher, microwave, trash compactor, and garbage disposal.
- Electrical: Main service panel, secondary service panel, and wiring.
- Heating & Air Conditioning (HVAC): Furnace, air conditioner, and thermostats.
- Plumbing: Water lines, faucets, water heaters, drain lines, gas lines.

This warranty applies only to the home itself, and specifically excludes other structures. See additional coverage and exclusions below.

COVERAGE TERMS

Coverage under this warranty runs for 6 months from the date of your inspection. This warranty only covers items specifically listed in the Coverage Summary and excludes all others. Coverage under this warranty is limited to \$1,500 in the aggregate, with maximums for each category of components (\$750 max for electrical systems, \$750 max for plumbing systems, \$750 max for air conditioning, \$750 for central heating, and \$750 max for appliances). Protected items are as follows:

1. **Interior Electrical Systems** (*\$750 maximum*)
 - a. **Covered:** General wiring and components within the perimeter of the main foundation; the electrical panel and subpanel. The following items are limited to a \$100.00 payment: fire alarm system; doorbells; smoke detection systems; garage door openers; receptacles.
 - b. **Not Covered:** Power failure or shortages; overload or inadequate wiring capacity; intercom systems; garage door opener sending units; burglar alarm systems; exhaust, wall, attic, or ceiling fans; light fixtures; any pre-existing condition.
2. **Interior Plumbing Systems** (*\$750 maximum*)
 - a. **Covered:** Gas, water, drain, vent, and waste lines within the perimeter of the main foundation; electric or gas water heaters, tankless water heaters, plumbing fixtures; faucets; toilet tank, bowl, and internal components.
 - b. **Not Covered:** Any plumbing outside the perimeter of the main foundation or contained in or under the main foundation or concrete slab, or wrapped in asbestos; conditions of excessive or insufficient water pressure; water quality; holding tanks; solar hot water systems; septic tank systems; sewage ejector pumps; sewer and water laterals; wells; any condition caused by rust, corrosion or chemical deposits; galvanized pipes; solar systems; jet and sump pumps; pressure tanks; holding tanks; shower stalls, enclosures, doors and base pans; caulking or grouting; hot tubs; whirlpools and spas and their mechanical components including electrical components; repairs of walls, floors, or ceilings when plumbing repairs are made; sprinkler systems; any pre-existing condition.
3. **Air Conditioning (Primary System Only)** (*\$750 maximum*)
 - a. **Covered:** Central air conditioning system using ductwork for the distribution of air; condensers; compressors; thermostats; condenser fan motors; blower fan motors; interior refrigerant lines; accessible ductwork.
 - b. **Not Covered:** Window, wall, gas, or portable air condition units; electronic air cleaners; dehumidifiers, deionizers; ductwork that is concrete encased or otherwise inaccessible; registers; filters; grill guards or condenser housings; exterior refrigerant lines; any condition caused by rust or corrosion; any pre-existing condition.

4. **Central Heating (Primary System Only) (\$750 maximum)**
 - a. **Covered:** Central forced air, gravity, heat pump systems; hot water boiler systems; electric baseboard heat, if it is the only source of heat; built-in humidifiers; accessible ductwork and piping.
 - b. **Not Covered:** Steam boiler systems; heat exchanger; ductwork or steam or radiant heating coils or lines that are wrapped in asbestos, encased in concrete or otherwise inaccessible; ceiling, wall or floor radiant heating systems; dehumidifiers, wood burning stoves; individual space heaters; outside fuel storage tanks and lines; electronic air filters; registers; filters; solar heating systems; fireplaces; fireplace inserts and components of any kind; any condition caused by rust or corrosion; any pre-existing condition.

5. **Appliances (\$750 maximum)**
 - a. **Covered:** Primary refrigerator; oven; range; garbage disposal; dishwasher; built-in microwave; range exhaust fan.
 - b. **Not Covered:** Individual freezer; washer; dryer; compactor; timers or clocks; rotisseries; meat probes; removable racks or baskets; lock or key assemblies; ice makers; filters; gaskets; scratches, marring or dents; self-cleaning components of oven; any condition caused by rust or corrosion; any pre-existing condition.

This warranty covers parts and labor only and does not cover consequential or secondary damages. This warranty only covers those items that were confirmed to be in good working order at the time of inspection and excludes all others, regardless of their condition at the time of inspection or if they were repaired. This is not a maintenance contract nor a contract for insurance. NPI is not an insurer. For an item to be covered by this warranty, it must be maintained in accordance with the manufacturer's standards or be maintained within reasonable standards where no such standards exist. NPI is not responsible for upgrading failed systems to meet current codes or local ordinances. All mechanical coverage is limited to those items inside the perimeter of the home's walls and foundation. All claims under this policy shall be made by the buyer of record only after they have taken possession of the home. This warranty is transferable according to transfer terms. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Douglas County in the State of Nebraska without reference to, and regardless of, any applicable choice or conflicts of law principles. All claims must be received within 6 months of the inspection. If there are any other insurance policies or warranties applicable, this warranty becomes excess.

EXCLUSIONS

This warranty does not cover:

- water damage, cosmetic repairs, or items that are inaccessible without the removal of drywall, concrete, or any other permanently installed covering.
- all appliances, climate control systems, and fixtures over 10 years old.
- plumbing stoppages, regardless of reason.
- well or septic systems or any related components.
- any damage caused by, or repairs to, material types that have been affected by a class action lawsuit, defective materials, or manufacturer's recall or that have been the subject of a class action litigation.
- chimneys, fireplaces, or brick failures of any kind.
- cracking or scaling concrete.
- pest damage, including that caused by any and all wood-destroying insects and pests.
- any damage caused by any peril or force majeure, which includes but is not limited to; war, riot, civil commotion, earthquake, landslide, sinkhole, hurricane, any and all acts of God, or any other outside cause or neglect.
- repairs necessary as the result of abuse, neglect, or lack of maintenance.
- any costs in excess of \$1,500 in the aggregate under this warranty.
- defects noted in your home inspection report or any consequential damage or failure resulting from a defect noted in your inspection report.
- damage caused by the homeowner and/or a third party.
- anything in a home that is being renovated.
- repairs to a shared line (as in shared with another property).
- 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.
- anything marked as *not inspected* or *inaccessible* in the inspection report.

TRANSFER TERMS

This warranty is transferrable. A warranty transfer is only valid with a signed transfer agreement. Contact your inspector to receive the necessary agreement.

CLAIMS PROCEDURE

To submit a claim on your inspection warranty, please adhere to these instructions:

1. The client must promptly notify NPI when any covered item(s) has a mechanical failure (meaning any condition which causes a covered item or system to stop performing its designed function). NPI shall have no responsibility for claims which are not reported within 5 days of its discovery.
2. Refrain from making any repairs on the warranted item until the service is approved by NPI. NPI will make no reimbursement for materials or labor that was not authorized in advance. The client is expected to make any temporary repairs necessary to prevent further damage to the item(s) in question or surrounding area.
3. Notification of the claim must be received by NPI prior to the expiration of the policy period (6 months after the date of the inspection). Notification of the claim must be submitted via www.npiweb.com/claim.
4. After submitting your claim via the form on www.npiweb.com/claim, a member of the NPI claims department will be in contact within 72 hours. A copy of your home inspection report will be required prior to approval of a claim.
5. An itemized repair estimate must be submitted from a licensed or properly certified repairperson for every approved claim, including the breakdown of parts and labor fees, as well as the specific cause for the failure. NPI reserves the right to request up to two (2) additional estimates prior to authorizing repairs.

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