



6-MONTH SEWER LINE WARRANTY



HOME ARMOR
INSPECTION WARRANTIES BY NPI

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ABOUT THIS WARRANTY

Sewer problems are among the most expensive home repairs. National Property Inspections, Inc. provides a 6-month Sewer Line Warranty. This warranty is provided free of charge as part of your paid and completed home inspection. 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:

- **“Water Line”** defined as 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, other than those exceeding five feet under the surface level of the yard.
- **“Sewer Line”** defined as 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.

This warranty applies only to the home itself, and specifically excludes other structures. This warranty only applies if a sewer line scan was performed at the time of the inspection.

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. This warranty covers parts and labor only and does not cover consequential or secondary damages. Coverage under this warranty is limited to \$1,500 per occurrence, \$3,000 aggregate. This warranty only applies if a sewer line scan was performed at the time of the inspection. This warranty only applies to residential properties being used for residential purposes only. Only line breakages, collapses, and significant leaks that affect the functionality of the home’s sewer and water systems are covered under this warranty. Clogs are expressly excluded, and all additional repairs are the responsibility of the homeowner. 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. This warranty only covers damage caused by normal wear and usage. Covered repair costs include only the water and sewer lines at a covered rate of 5 linear feet up to \$1,000 limit, 5-10 linear feet up to \$1,500 limit, and 10 linear feet or more up to \$3,000 limit. 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.
- clogs.
- 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.
- 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 for a single occurrence and \$3,000 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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