



6-MONTH MOLD WARRANTY



HOME ARMOR
INSPECTION WARRANTIES BY NPI

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ABOUT THIS WARRANTY

Mold can be found almost anywhere as long as moisture and a food source is present. While not all molds are toxic, recent research shows an alarming rate of harmful fungal species in poorly maintained homes or buildings with water damage, moisture, or high humidity levels. National Property Inspections, Inc. provides a 6-Month Mold Warranty 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

If there were no visible mold or moisture issues reported in the inspection report and you find evidence of new mold growth during the warranty period, this warranty covers the remediation (removal) of visible mold on surfaces permanently installed in the subject property. This warranty applies only to the home itself, and specifically excludes other structures.

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 \$1,000 in aggregate. Only new visible mold growth that occurs after the date of the inspection is covered. This warranty only covers the removal of visible mold and does not cover remediation of the mold source. Many surfaces can be treated and cleaned without such removal. 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 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.
- mold resulting from insurable events including but not limited to floods, rain/water intrusion, or any other peril.
- 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 \$1,000 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.
- any medical issues related to mold, mildew, or any other organic growth.
- 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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