MOLD|SAFE

OCHI

OAKLAND COUNTY HOME INSPECTIONS



This policy is provided free of charge by your home inspector as a part of your full home inspection.

MOLDSAFE

Term:
MoldSafe protection is offered for a period of 90 days following the date of the inspection, or 22 days after closing, whichever comes later. All claims must be received by ISG within the term of the agreement. This agreement is not transferable to any other property outside of the one listed on your home inspection report.

Coverage: During the agreement term, the following conditions are covered:
New visible mold - During the course of your full home inspection and in your home inspection report, if there were no visible mold or moisture issues listed, this agreement only covers the remediation (removal) of visible mold on surfaces permanently installed in the subject property that was visually seen by the inspector at the time of inspection.

Covered Repairs:
This agreement covers only repairs as specified and excludes all others. Coverage is limited to $2000 in aggregate. Only new visible mold growth that occurs after the date of the inspection is covered. This agreement does not cover repairs to components that need to be replaced but rather just covers remediation (removal) of visible mold on surfaces permanently installed in the property. Many surfaces can be treated and cleaned without such removal. This policy does not cover mold resulting from an insurable event including but not limited to floods, rain/water intrusion, or any other peril event. This is not a homeowner's insurance policy. This policy was delivered to the homeowner free of charge by their home inspector.

Exclusions: ISG will not be responsible for any of the following;

a. Repairing anything that occurred before the start date of this agreement.
b. Repairing anything that wasn't reported to ISG during the term of this agreement.
c. Repairing anything caused by you and/or third parties.
d. Repairing anything in a home that is being renovated.
e. Repairing anything caused by natural acts or disasters included but not limited to floods, landslides, sinkholes, plumbing line breakages, or any insurable event.
f. Repairing anything required by any other party (city, state, federal, or other party) unless otherwise covered by this agreement.
g. Repairing any openings or damage caused to walls or floors as a result of investigation or repair of a covered issue.
h. Any and all medical issues related to mold, mildew, or any other organic growth.

ISG Right to Review: ISG reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. ISG shall choose the acceptable estimate in its sole discretion for coverage. This warranty and all related disputes shall be interpreted and enforced in accordance with the laws of Hamilton County in the State of Indiana without reference to, and regardless of, any applicable choice or conflicts of laws principles.

Deductible: The policyholder is responsible for the first $300 worth of repairs and investigation of any covered issue. Any and all receipts and invoices must be delivered at time of claim submission to ensure credit for any covered expenditures. The policyholder is also responsible for any costs exceeding the coverage limitations of $2000.

Claim Procedures: Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as noon, the 91st day after the inspection is completed). Here is how to submit your claim:

1. Go to www.SubmitYourClaim.net and click the "Create Account" tab and create your online account.
2. Once you are logged into your account, click the "New Claim" button and submit your claim with all the required info. An itemized repair estimate for each claim that has a breakdown of parts/labor, diagnosis of failure, as well as a specific cause of the failure in writing from a licensed contractor and their contact information. ISG reserves the right to request up to two (2) additional estimates or further documentation.
3. A copy of your full home inspection report.

Claims will be processed when all the required information is submitted. You will see the status of your claim in your account once the claim has been submitted. Please allow up to 3 business days to process your request.

Inspector Services Group (ISG)
833-521-7901
www.SubmitYourClaim.net