SEWER|GARD

M&T Inspection Services

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

SEWER|GARD

Term:

SewerGard protection is offered for a period of 90 days following the date of the inspection, or 22 days after closing, whichever comes later. If you received a sewer scope, this policy is extended to 6 months from the date of the inspection, or 22 days from 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. Any costs above what is expressly stated as covered herein are the responsibility of the homeowner. Thereafter, it is at the option of the policy holder to extend this coverage at a monthly expense as low as $12.95, which will be offered by ISG to the policy holder prior to the expiration of the policy.

Coverage: During the agreement term, only the directly affected portions of the following components are covered against failure due to normal wear and tear:

1. **Exterior Water Supply Line** - The water line is 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, excluding those exceeding five feet under the surface level of the yard.
2. **Exterior Sewer/Septic Waste Line -** The waste line is the single lateral sewer service line from the point of the home's exterior wall to the point of connection to the sewer/septic utility's wastewater collection system.

Covered Repairs:

This agreement covers only repairs as specified and excludes all others. Coverage is limited to $2000 per occurrence, $4000 aggregate. Only failures that occur after the date of the full home inspection are covered. This agreement does not cover repairs to material types that have been affected by a class action lawsuit or manufacturer's recall. This agreement 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 policy. Clogs are expressly excluded and all additional repairs are the responsibility of the homeowner. This policy does not cover secondary or consequential damages.

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

a. Repairing anything that occurred before the start date of this agreement or that wasn't reported to ISG during the term of this agreement.
b. Repairing anything not resulting from normal wear and usage.
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, earthquakes, landslides, sinkholes, or any other insurable event.
f. Repairing anything caused by defective materials, or any material that has been the subject of class action litigation or a recall.
g. Repairing anything required by any other party (city, state, federal or other party) unless otherwise covered by this agreement.
h. Repairing any openings or damage caused to walls as a result of investigation or repair of a covered issue.
i. Repairing shared lines (as in shared with another property).
j. Repairs to any damaged items consequential to a sewer or water line failure or repair.
k. Paying 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.
l. Covered repair costs include only the water and sewer lines at a covered rate of: $200/linear foot up to 5 feet; $150/linear foot above 5 feet up to 10 feet; and $100/linear foot until the $2,000 claim maximum is reached.

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 policy holder is also responsible for any costs exceeding the coverage limitations of $2000 per occurrence and $4000 aggregate.

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