

Guiding Light

Home Inspections



The Termite Protection Plan is offered by Inspector Services Group (ISG) in cooperation with your Home Inspector. For a period of 90 days following the inspection, ISG will cover the cost to treat new termite and carpenter ant infestations in accordance with this policy with a clear Termite Inspection Report. Thereafter, it is at the option of the policy holder to extend this coverage at a monthly expense as low as \$14.97, which will be offered by ISG to the policy holder prior to the expiration of the policy. Pricing varies by size of home and location.

The Termite Protection Plan covers treatment as described herein. Anything not specifically described as "covered" is excluded. This warranty applies only to the address listed on the Termite Inspection Report, and only covers treatments as described for the benefit of the party listed on the Termite Inspection Report. 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. Your inspector has inspected the property noted on the Termite Inspection Report and has determined the current status of wood destroying pests. A written report of those findings has been delivered to the policy holder. During the 90 day protection period (or as long as the policy is in place should the policy holder elect to extend the coverage), if termites or carpenter ants are visually observed by the policyholder, ISG will pay the cost of having the infestation treated, as deemed necessary by ISG, less a \$250 deductible.

Coverage only applies to the treatment of termites and carpenter ants, excluding any Formosan species of termite, powder post beetles, carpenter bees, or any other form of wood destroying insect/pest. This limited warranty applies only to chemical treatment, as deemed necessary by ISG to properly control the applicable termites and carpenter ants. If the structure cannot safely and effectively be treated in the opinion of ISG, then ISG shall refund any and all fees paid by the policy holder or pay the deductible of any other termite plan that may be in place, whichever is less.

The policy holder agrees to notify ISG in writing of any potential infestation and allow a company representative or representative of a pest control operator of ISG choosing access

to the property to evaluate these items prior to commencement of any corrective action. Any treatment or corrective action taken without informing ISG will result in the policyholder being denied coverage for that infestation.

ISG is not responsible for fees associated with post treatment inspection. ISG does not cover the cost of baiting systems or maintenance of baiting systems, or any infestation resultant from an inactive baiting system. This warranty does not cover consequential and/or secondary damages; hidden, latent, or concealed damages; all cosmetic damages and/or any damages visible or not visible at the time of the original inspection; infestations in structures other than the primary dwelling; infestations in fences, barns, tool sheds or carports; changes, alterations, remodeling or additions made to the building after the date of the inspection; costs incidental to treatment such as storage costs or hotel fees; damage resulting from an infestation.

<u>Claim Procedures:</u> 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 <a href="www.SubmitYourClaim.net">www.SubmitYourClaim.net</a> 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. We need an itemized estimate for treatment of an active infestation; the type of infestation, name of chemical(s), the amount of chemical(s) needed, cost of chemical(s) and labor costs 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 Termite Report (WDO/WDI 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 <a href="https://www.SubmitYourClaim.net">www.SubmitYourClaim.net</a>