5 YEAR ROOF

LEAK PROTECTION PLAN

PHANTOM INSPECTIONS



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

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This service contract is for the repair of leaks to your home's roof for a period of 5 years following the date of inspection. This service contract covers only the items not specifically listed in your full home inspection report subject to the terms and conditions herein. This policy covers all residential roof types, including asphalt/composition shingles, slate roofs, metal roofs, tile roofs, and non-commercial flat roof types. This policy applies only to the home itself, and specifically excludes other structures. This policy commences on the day your mechanical/structural policy expires.

This service contract covers spot repairs for leaks only. Any defect noted in your home inspection or any consequential leak resulting from a defect noted in your inspection is not covered. If your inspector noted damage, cracked tiles/damage shingles, leaks, improper installation, or worn materials, it is the responsibility of the homeowner to remedy these conditions. The policy will not cover leaks in these specific areas that were called out in the inspection report. This is not a policy of insurance, and as such consequential damage from a leak is not covered. Damage from any peril or outside influence (fire, flood, lightning, hurricane, hail, etc.) is not covered by this policy and should be reported to your homeowner's insurance company. Repairs necessary as the result of abuse, neglect, or lack of maintenance are not covered by this policy.

A deductible of $500 applies to each individual leak. At times, a single claim may cover multiple leaks; a deductible would apply for each leak. Should the actual cost of repair be less than $500, the homeowner shall pay the lower amount. Leak repairs shall be covered only when the cause of the leak is normal wear and tear or deterioration. The aggregate limit of this policy for the 5 year period is $3000.00. Homeowner is responsible for the cost of replacing roof coverings when needed. Claim payment is only to the homeowner.

This policy was delivered to the homeowner free of charge by their home inspector. The policy is serviced by Inspector Services Group (ISG) with its principal offices located in Carmel, Indiana. Any action, including complaints, legal disputes, or compliance requests, shall be made in Hamilton County, in the State of Indiana. This policy is non-transferable.* It shall be used only for the benefit of the purchaser of the property as listed on the full home inspection report and only for the subject property of that report.

*Policy is transferable to the buyer with a pre-listing inspection.

Claim Procedures: Written notification of a claim must be received by ISG prior to the expiration of the policy (which is defined as the date of the inspection 5 calendar years later). 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