



# Roof Leak Policy



## Duration

This policy is active for sixty months (five years), beginning on the date of your home inspection by Carolina Premier Inspections LLC.

## Coverage

This policy covers repairs of roof leaks on all residential roof types, including asphalt shingles, slate roofs, metal roofs, tile roofs, and non-commercial flat-type roofs. This policy has an aggregate coverage limit of \$3000.00 (United States Dollars) over its five-year term. Repairs under this policy are guaranteed for the policy's remaining term.

## Exclusions

- a. Any defects, leaks, improper installations, worn materials, or consequential damages resulting from any of the aforementioned that are noted in your home inspection are excluded from this policy.
- b. Any items that necessitate repairs to comply with local, state, federal, or similar codes are excluded from this policy.
- c. The costs of any permits required to satisfy a repair are excluded from this policy.
- d. Diminishment in market value, emotional distress, and pain and suffering are excluded from this policy.
- e. Damages, repairs, and related costs that become necessary due to a contractor's actions or a repair that is done before notifying and/or without authorization by Carolina Premier LLC is excluded from this policy.
- f. Damages, repairs, and related costs that stem from defective or recalled materials, or any materials included in a class-action lawsuit or related litigation are excluded from this policy.
- g. Damages, repairs, and related costs that become necessary due to abuse, neglect, lack of maintenance, improper maintenance, failure to promptly report and mitigate any given issue, or anything beyond normal expected wear and tear are excluded from this policy.
- h. Damages, repairs, and related costs that are incurred due to the use of the property for non-residential purposes are

excluded from this policy.

i. Damage that is known to have or is found to have occurred before the date that this policy begins is excluded from this policy.

j. Damages, repairs, and related costs necessary due to cosmetic damage or concerns are excluded from this policy.

k. Costs consequential to repairs such as temporary lodging or transportation are excluded from this policy.

l. Damages, repairs, and related costs that stem from acts of God or third parties, including but not limited to flood, fire, vandalism, etc. are excluded from this policy.

## Deductible

A deductible of \$500.00 (United States Dollars) applies to each claim under this policy. In the instance where multiple leaks are claimed at once, a \$500.00 deductible will apply to each individual leak. If the determined costs of repair are less than the deductible, the policyholder is to pay the lesser of the two amounts.

## Additional Terms

This policy's coverage is to come after any and all other coverage, including warranties, policies, insurance, etc. Carolina Premier Inspections LLC reserves the right to a second opinion after diagnosis and estimation of repair costs have been made. Carolina Premier Inspections LLC reserves the right to determine the manner in which any claimed item will be repaired or made whole. The policyholder can, after diagnosis, estimation, and repair approval by Carolina Premier LLC, request that cash payment be made to them in lieu of the contractor. Carolina Premier Inspections LLC may cancel this policy without refund under the circumstance of fraud or misrepresentation by the policyholder, if the policyholder fails to satisfy fees associated with the policy, including but not limited to the deductible, and if the home the policy applies to is left vacant.



# Roof Leak Policy



## **Legal**

**This policy is delivered and serviced by Carolina Premier Inspections LLC. Any actions, including but not limited to complaints, disputes, arbitration, or compliance requests shall be made in Dorchester County, in the state of South Carolina. This policy is non-transferrable.**

## **Claims**

**To make a claim, notice must be submitted to Carolina Premier Inspections LLC before the policy's term expires. Claims must include a written summary of the condition(s) being claimed, the policyholder's name, the policyholder's full address, the policyholder's contact number, and a copy of your home inspection report that was performed by Carolina Premier Inspections LLC. These materials must be delivered to Carolina Premier Inspections LLC at the address listed on this policy or delivered through electronic mail to the contact email listed on this policy. For any questions about this policy or further instructions on how to make a claim, call or text (843) 226 - 3640.**

**Carolina Premier Inspections LLC**

**157 Spring Meadows Drive,  
Summerville South Carolina, 29485**

**info@carolinaphi.com**

**(843) 226 - 3640**