



Sewer Protection Policy



Duration

This policy is active for a period of ninety days from the date of the home inspection performed by Carolina Premier LLC, or twenty-two days after closing, whichever is later. If a sewer scope is obtained during your inspection, this policy is extended to six months from the date of the inspection.

Coverage

This policy covers affected areas of the sewer line and the water line. The sewer line is defined as the single lateral sewer service line from the point of the home's exterior wall to the point of connection to the sewer utility's wastewater collection system or septic tank. The water line is defined as 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 point inside the home. The water line also includes well water lines, excluding those exceeding five feet under the surface level of the yard. Coverage under this policy is limited to \$2000.00 (United States Dollars) per claim and \$4000.00 aggregate over the term of the policy. Covered repairs are at a rate of \$200/linear foot up to five feet, \$150/linear foot above five feet and below ten feet, and \$100/linear foot above ten feet.

Exclusions

- a. Shared lines of any kind are excluded from this policy.
- b. Damages, repairs, and related costs that stem from a sewer or water line failure are excluded from this policy.
- c. Any items that necessitate repairs to comply with local, state, federal, or similar codes are excluded from this policy.
- d. The costs of any permits required to satisfy a repair are excluded from this policy.
- e. Diminishment in market value, emotional distress, and pain and suffering are excluded from this policy.
- f. 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.

g. 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.

h. 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.

i. Damages, repairs, and related costs that are incurred due to the use of the property for non-residential purposes are excluded from this policy.

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

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

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

m. 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

The first \$300.00 (United States Dollars) of repair costs are the responsibility of the policyholder. The policyholder is further responsible for any costs that exceed the limits of this policy's coverage, expressed under the coverage section of this policy. Any and all receipts and invoices must be delivered to Carolina Premier Inspections LLC to ensure credit for any covered expenditures.



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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.

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-transferable.

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

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