

# Termite Protection Policy



# **Duration**

This policy is active for twelve months (one year), beginning on the date of your home inspection by Carolina Premier Inspections LLC.

Coverage

This policy covers any and all extermination costs for subterranean termite infestation if or when needed during the term for the qualified address. If termite infestation occurs, our termite specialist will confirm live activity, evaluate the infestation, and make arrangements for extermination all at no cost to you. Our termite specialist will determine the best treatment method and see the project through to treatment and post-treatment follow-up to ensure the elimination of the infestation.

# **Exclusions**

- a. Dry wood, above-ground termites, and any other wood-destroying organisms or pests are excluded from this policy.
- b. Damages, repairs, and related costs caused by moisture or rot-related intrusion are excluded from this policy.
- c. Infestations due to alternative or above-grade moisture that allows termites to survive without returning to the ground, including but not limited to roofing leaks, plumbing leaks, and stucco or siding leaks, are excluded from this policy.
- d. This is an extermination policy, not an insurance policy, personal property policy, or repair policy. Damages, repairs, and related costs of any kind are excluded from this policy.

### **Deductible**

No deductible is required to initiate a claim on this policy.

# **Additional Terms**

An active infestation is defined by the presence of active and foraging worker termites. A Carolina Premier LLC pest specialist must observe an active infestation to initiate a claim under this policy's coverage. This policy's coverage is to come after any and all other coverage, including warranties, policies, insurance,

etc. 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-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