



*Alpha*  
HOME INSPECTIONS

**ALPHA PROTECTION PROGRAM**

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## Terms, Conditions, Scope, and Limitations

**COVERAGE TERMS AND CONDITIONS:** This contract is only for residential properties used only for residential purposes. This contract covers only those items specifically listed for parts and labor and does not cover consequential or secondary damages as a result of the incident being claimed, including but not limited to: Water damage, cosmetic repairs, and inaccessible items behind finished wall coverings that were not inspected due to limitations. Only items which were confirmed to be in good working order with no defects at the time of the inspection are covered. All other items listed on the home inspection report, regardless of the condition during the inspection, or if they were repaired during or after the transaction, are not covered. In order for an item to be covered, it must be maintained in accordance with manufacturer standards, or within reasonable standards based on the recommendations made by the home inspection report when no manufacturer standards are available. All claims must be submitted either 120 days from the date of the original inspection, or 90 days from the date of closing, whichever comes later, unless otherwise expressed in this contract. The coverage under this policy shall come after any and all other purchased warranties in place. The maximum aggregate of all claims submitted within the guarantee periods shall not exceed \$3,000.00. This guarantee is transferable, provided that the recipient submit a notification in writing during the guarantee period. The guarantee period does not renew, and shall remain in effect until expiration from the date of the original inspection. This guarantee and all related disputes or litigation that arises from such disputes must be interpreted and enforced in accordance with the laws of Cook County in the state of Illinois.

**LIMITATIONS:** This contract does not cover well or septic systems, water filtration or softener systems, or any components related to such systems. This contract does not cover supplementary components (except condensate pumps) to HVAC systems, including but not limited to: Humidifiers, air purifiers, ultraviolet lights, and air recovery ventilators. This contract does not cover fireplaces or chimneys. This contract does not cover cosmetic conditions to any type of masonry including but not limited to: Shrinkage cracking, spalling (flaking/chipping), and corner pops. This contract does not include any mechanical systems that are located outside of the foundation or are supplementary to the home including but not limited to: Generators, chandelier lifts, and flood control systems. This contract does not cover any sprinkler systems whether they are meant for irrigation or fire suppression. This contract does not cover any low voltage systems or their wiring, including but not limited to: Audio/video, intercoms, antennas, internet, phone, security, landscape lighting, smart home features, and automatic window treatments. This contract does not cover any additional structures that were not inspected including but not limited to: sheds, pole barns, outbuildings. This contract does not cover any items that are within the scope of a homeowner association's bylaws. Condominium systems and components will only be guaranteed by the terms and conditions set within this contract specifically within the interior of the unit walls. Alpha Home Inspections is not an insurer. Any damages caused by foreign perils are not covered, including but not limited to: War, riot, civil commotion/unrest, earthquakes, tornados, hurricanes, and any acts of god. Any claims that are covered by a homeowners insurance policy are excluded.

**ROOF COVERAGE:** This contract covers repairs for leaks only. Any defects noted in the home inspection report whether they are on the roof covering or in the attic are excluded from this contract. Consequential leaks resulting from a defect noted in the home inspection report are excluded. If the inspector noted damages, leaks. Improper installation, or worn materials, it is the responsibility of the homeowner to promptly correct these issues to prevent further problems. This is not an insurance policy, and any damages or consequential leaks caused by perils including but not limited to fire, lightning, tornados, floods, acts of god, vandalism, or any other situation covered by a homeowners insurance policy are excluded and should be reported to the homeowners' insurance policy. Leaks resulting from abuse, lack of maintenance, and neglect are excluded.

**MECHANICAL & STRUCTURAL COVERAGE:** Alpha Home Inspections will not be held responsible for upgrading a failed system to one that meets current codes, local ordinances, or energy requirements. This contract only covers those items specifically listed below and excludes all others—

Plumbing: Water lines, valves, faucets, drain lines, gas lines, water heaters.

Electrical: Main service panel, sub-panels, wiring, receptacles, switches, light fixtures.

Appliances: Refrigerators, ranges, cooktops, ovens, built-in microwaves, range hoods, dishwashers, garbage disposals, trash compactors, washing machines, dryers, garage door openers.

HVAC: Furnaces, air conditioners, boilers, radiators, electric baseboards, ductwork, thermostats.

Structure: Cracks to poured concrete and cement block foundation walls, beams/girders, posts/footings, load bearing walls, floor joists, sill plates, top/bottom plates, studs, roof rafters, truss systems, brick lintels and arches, attached garage doors.

**MOLD COVERAGE:** Only new, visible mold will be covered under this contract. Visible means that mold found inside of walls, behind coverings, or areas that were inaccessible at the time of inspection are excluded. The coverage applies only to the actual remediation of mold and does not include any repairs to any materials while being investigated, or replacements to materials affected or secondary damages., even when required by local jurisdictional ordinances or any other third parties such as cities, counties, states, federal, or banks. Many surfaces can be cleaned and treated rather than being removed. Mold caused by insurable events such as floods or plumbing line breakages is excluded. Mold caused by the homeowner due to neglect or lack of maintenance to the property is excluded. Alpha Home Inspections has the right to take a sample and send it for lab analysis to confirm the presence of mold.

**SEWER COVERAGE:** If a sewer scope inspection was performed, this coverage is extended to 6 months from the date of the inspection. The main sewer lateral line is defined as the point of the pipe at the home's exterior wall, to the connection point at the utility's wastewater collection system. Only the directly affected portions of the line are covered for repairs against failure from normal wear and tear. Clogs from abuse or neglect such as flushing wipes, sanitary products, or any other objects aside from normal amounts of toilet paper are not covered under this contract. Root and grease blockages are considered maintenance and are the responsibility of the homeowner. Only breakages, collapses, and leaks that significantly affect the system are covered. Conditions such as offsets that are considered normal or common for older systems are excluded. Materials affected by manufacturer recalls or class action lawsuits are excluded. Shared lines with other properties are excluded. The costs associated with the need for line relocation, loss of water, damage to other utilities during work, or loss of use of the home are not covered.

**WOOD DESTROYING INSECT COVERAGE:** This coverage only applies when a wood destroying insect inspection was conducted. This contract only covers treatment of the affected areas for pests that were not evidenced at the time of inspection. Damages as a result of such pest infestations are excluded. Damage to property from work performed by pest control contractors is excluded. Coverage only includes those pests that eat or nest in wood listed: Termites, powderpost beetles, carpenter ants, carpenter bees. Coverage only includes the home and detached garages, and excludes trees or any other structures not inspected such as sheds, pole barns, and outbuildings.

**RADON COVERAGE:** This coverage only applies when a radon test was conducted at the time of inspection. The EPA recommends testing for radon every two years. This contract will cover mitigation for any elevated levels detected within two years of the date of inspection. Only official radon test results though an Illinois licensed Radon Measurement Professional will be accepted. Alpha Home Inspections has the right to review test results and conduct our own radon test to cross check/verify said radon levels before the claim is approved. Only parts and labor for the installation of a radon mitigation system are included. Any repairs needed from damage during such installation are excluded. Any additional or optional features for the system are excluded. This contract is null if significant construction or renovations have taken place that disturbed the soil under or around the home.

**HOW TO FILE A CLAIM:** Claims must be received prior to the expiration of the policy (which is defined as 11:59 PM on the 120th day after the inspection, or 90th day after the closing, whichever comes later). All of the information requested on the official Alpha Protection Program claim submission form must be included. The claim submission form can be completed at any time by clicking [here](#). Alpha Home Inspections has the right to conduct an inspection of the items being claimed prior to approval. Your home inspection report must be submitted, or at least those pages pertaining to the items being claimed. An official written estimate by a licensed and insured contractor must be submitted if you wish to pick your own contractor. It is recommended to obtain at least three estimates from reputable contractors. If no estimate is submitted, or the estimate does not meet the following criteria below, Alpha Home Inspections has the right to select our own contractor to perform the work. Estimates should contain the following information:

1. Contractor's full contact information including company name, representative's full name, email, and phone number.
2. Estimate must be in English.
3. Itemized cost breakdown of parts, labor, and total.
4. The specific cause of failure identified in writing.

Claims will be reviewed and processed only after submitting the official Alpha Protection Program claim submission form in its entirety with all of the required attachments. You will be contacted by an Alpha Home Inspections representative within 48 business hours of submission. If you have any questions or concerns, please do not hesitate to reach out at the contact information listed on the cover page of this policy. Claims will not be handled over the phone.