



## Mold Test Accuracy Guarantee

### Term

MoldSafe protection is offered for a period of 90 days following the date of the test results being issued by InspectorLab. All claims must be received by RWS within the term of the agreement. This agreement is not transferable to any other property outside of the one listed on your InspectorLab report.

### Coverage

During the agreement term, the following conditions are covered when the lab results are no problem and/or no growth, and any home inspection reports reveal no moisture intrusion issues:

1. New visible mold: If no visible mold or moisture issues were reported at anytime during the course of the home inspection, evaluation or testing, and the laboratory results are negative for problem mold or growth, this agreement covers the remediation (removal) of visible mold on surfaces permanently installed in the subject property.

### Covered Repairs

This agreement covers only repairs as specified and excludes all others. Coverage is limited to \$3000 in aggregate. Only new visible mold growth that occurs after the date of the mold testing is covered. This agreement covers only the removal of components that need to be replaced. Repairs to components are not covered. Many surfaces can be treated and cleaned without such removal. This policy does not cover mold resulting from insurable events including but not limited to floods, rain/water intrusion, or any other peril. This is not homeowner's insurance policy.

### Exclusions

RWS will not be responsible for any of the following;

- a. Repairing anything that occurred before the start date of this agreement.
- b. Repairing anything that wasn't reported to RWS during the term of this agreement.
- c. Repairing anything caused by you and/or third parties.
- d. Repairing anything in a home that is being renovated.
- e. Repairing anything caused by natural acts or disasters included but not limited to floods, landslides, sinkholes, plumbing line breakages, or any insurable cause.
- f. Repairing anything required by any other party (city, state, federal, or other party) unless otherwise covered by this agreement.

- g. Repairing any openings or damage caused to walls or floors as a result of investigation or repair of a covered issue.
- h. Any and all medical issues related to mold, fungi, or any other organic growth.

### RWS Right to Review

RWS reserves the right to have its own contractor review any diagnosis, estimate, and bid on any project covered under this agreement. RWS shall choose the acceptable estimate has sole discretion for coverage.

### Claim Procedures

Written notification of claim including items 1, 2, and 3 must be received by RWS prior to the expiration of the policy. All claims on this policy shall be made by the client of record only after they have taken possession of the home and must be received within 90 days of the mold test results being issued. Claims will be processed after RWS receives items 1, 2 & 3. You will be contacted within 3 business days of all items being received.

1. Written Notification of Claim - The following information must be contained in the notification:
  - a. Your Name
  - b. Your Mold Tester/Inspection Company's Name
  - c. A Phone Number Where You Can Be Reached
  - d. A Brief Description of the Claim
2. An itemized repair estimate, including the breakdown of parts & labor, as well as a specific cause for the mold growth in writing from a duly licensed professional. RWS reserves the right to request up to two (2) additional estimates. The estimate must include contact information for the repair contractor.
3. A copy of your home inspection report and any mold test results.

Residential Warranty Services, Inc.  
PO Box 797  
Carmel, IN 46082  
Phone 800-544-8156  
Fax 877-307-7056

### Deductible

The policy holder is responsible for the first \$300 worth of investigation of any covered issue. Any and all receipts and invoices must be delivered at time of claim submission to ensure credit for any covered expenditures. The policy holder is also responsible for any costs exceeding the coverage limitations of \$3000.00.