



AmeriGuard

Home Inspection: Procedures and Guidelines

*The **Home Inspection** can be selected separately or in conjunction with either the **Appliance and Systems Coverage** or the **Structural Components Coverage** or both. The Purchaser must also be aware that in order to secure **Structural Components Coverage**, the **Home Inspection** **MUST** also be selected, paid for and completed prior to the issuance of the Agreement. The cost of the Inspection must be paid when ordered. The Purchaser must be aware that Agreement coverage will be provided only as selected and paid for on the application provided nothing is discovered in the Inspection to preclude accepting the home for coverage. Any deficiencies noted in the Inspection Report concerning Covered Items under one of the Agreement plans must be corrected prior to the issuance of either plan.*

Purpose: USHP has contracted with **Criterion Engineers**, a nationally known and respected professional engineering firm to provide inspections for the **AmeriGuard** Program. **Criterion Engineers**, or a similarly qualified Engineer, will perform the inspection in conformance with the National Academy of Building Inspection Engineers (NABIE) Standards of Practice. A copy of the NABIE Standards of Practice can be requested through the Criterion Engineer that performs the inspection, from the NABIE website at www.nabie.org or by contacting NABIE directly at P.O. Box 520, York Harbor, ME 03911, 800-294-7729.

Agreement Coverage: The Purchaser is advised that Agreement coverage will be provided only on those Covered Items listed as covered and not excluded based on the Coverage Option *selected and paid for on the application.*

Inspection Report: The **Criterion Engineer** Inspector, or a similarly qualified Engineer, ("Engineer") shall inspect readily accessible and observable systems and components of the home listed on the Agreement application. The Engineer will issue a report on those systems and components which have been inspected and shall indicate which, in the professional opinion of the Engineer, are significantly deficient or nearing the end of the useful life of the component. The report may also include the reason why the Engineer has

made the determination and any recommendations to correct the deficiency. If for any reason, systems or components that were designated for inspection cannot be inspected, the Engineer will indicate the reason for the hindrance. If the Engineer notices unusual circumstances that, in the professional opinion of the Engineer, could potentially have an impact on the systems or components in the future, those observations along with possible recommendations, will be noted in the report.

Results of the Inspection Report: An Inspection Report detailing the results of the inspection will be provided to the Purchaser. USHP will be notified of any adverse findings that may require repair or replacement prior to the issuance of the Agreement. Any defects that are discovered during the inspection must be corrected before any Agreement coverage that has been selected and paid for can begin on that particular item. The Purchaser of the Agreement is responsible for any and all costs associated with the repair and must provide proof to USHP that the appropriate repair has been completed. Proof of appropriate repair is demonstrated by submitting a plan of repair and a certification from the contractor who has made the repair that it was done per the plan.

Mechanical Systems and Equipment:

Please Note: If the **Appliance and Systems Coverage** has been selected and paid for, Covered Items are those listed as covered and not excluded

on the **Appliance and Systems Coverage** section of the Agreement.

Items To Be Inspected:

Cooling and Heating Systems: Exposed vent systems, flues, and chimneys; fireplace system and components; solid fuel burning appliances; fuel storage and fuel distribution; location of main fuel shut-off valves; installed heating equipment; energy source and methods for both heating and cooling; heat exchanger; humidifier or dehumidifier; central and through-wall cooling system.

Ductwork and Ventilation: Insulation and vapor retarders in unfinished spaces; ventilation of attics and foundation areas; mechanical ventilation systems; absence of insulation in unfinished spaces at conditioned surfaces.

Electrical System: Service drop; service entrance conductors, cables and raceways; service grounding; interior components of service panels; conductors; over-current protection devices; representative number of installed lighting fixtures, switches and receptacles; ground fault circuit interrupters; amperage and voltage rating of the service; wiring methods; location of main disconnect and sub-panels; presence of solid conductor aluminum branch circuit wiring; smoke detectors.

Plumbing System: Interior water supply and distribution systems including fixtures and faucets; drain, waste and vent systems including fixtures; water heating equipment; drainage sumps, sump pumps and piping; location of main water shut-off valves.

Structural Components: The Engineer will inspect the structural components including foundation and framing by probing a representative number of structural components where deterioration is suspected or where clear indications of possible deterioration exist. The Engineer will not probe in areas where such action would damage any finished surface or where no deterioration is visible. The Engineer's Report will include a description of the foundation, the floor structure, wall structure, ceiling structure, roof

structure and the methods used to inspect crawl spaces and attics.

Please Note: If the *Structural Components Coverage* has been selected and paid for, the covered Structural Components are determined in accordance with the definition of a Major Structural Defect as described in the *Structural Components Coverage* Section of this Agreement.

Items To Be Inspected:

Exterior: Exterior wall covering, flashing, and trim; all exterior doors; attached decks, balconies, stoops, steps, porches and railings; eaves, soffits and fascias where accessible from the ground level; vegetation, grading, surface drainage, and retaining walls if the potential exists for an adverse effect on the structure; walkways, patios, and

driveways; roof covering; roof drainage systems and flashings; skylights, chimneys, and roof penetrations.

Interior: Walls, ceilings, floors; steps, stairways, railings; countertops and representative number of installed cabinets; representative number of doors and windows; garage door and garage door opener.

General Limitations

The Inspection and Inspection Report are limited to those areas, systems, materials, and components that are visible and readily available. This inspection is not technically exhaustive nor will it be able to identify concealed conditions or latent defects. For a complete list of limitations, ask the Engineer or consult the Standards of Practice of NABIE, available for free at www.nabie.org.

