



Complete Guide to Inspection Warranties

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InterNACHI®

Inspection Warranty

Section 1

Introduction to Inspection Warranties

This comprehensive guide provides an overview of the InterNACHI Inspection Warranty Program. The program has evolved to meet the changing needs of clients and continues to evolve.

PEACE OF MIND

Home inspectors aim to stand out by providing accurate, reliable assessments of property conditions for buyers and sellers. Clients want clear documentation to avoid unexpected issues. Inspection warranty programs offer additional peace of mind by covering specific post-inspection repairs within a set timeframe, bridging the gap between inspection and ownership.

INSPIRE CONFIDENCE

Even with a thorough inspection, problems can appear later due to normal wear and tear. Inspection warranties help address issues that arise after the inspection is complete. Think of an inspection warranty as a form of guarantee that inspires confidence in clients. It's peace of mind that assistance may be available for problems that couldn't be foreseen during the initial inspection.



Section 2

The Power of Inspection Warranties: Elevating Your Home Inspection Business

In the competitive home inspection industry, inspection warranties are a proven tool. Unlike other ancillary offerings, an inspection warranty isn't just an add-on; it's a powerful statement of professionalism, reliability, and commitment to clients.



Building Trust and Confidence

Warranties inherently inspire confidence. Just as consumers feel more secure buying a television with a guarantee, homebuyers feel more secure when their home inspection comes with a warranty. This extra layer of commitment sets you apart, signaling to potential clients and real estate agents that you go the extra mile. For real estate agents, recommending an inspector who offers a warranty provides a tangible reason for referrals, enhancing their own professional standing and offering their clients peace of mind.



Managing Expectations and Mitigating Risk

A warranty helps set realistic client expectations, acknowledging that inspections are a snapshot of the condition of the home at the day and time of the inspection. An Inspection Warranty provides a positive solution to potentially negative experiences, offering reassurance against unforeseen expenses. Typically, a warranty covers the client from the inspection date through 120 days or 90 days after closing, whichever comes first. This defined timeframe allows a third party to help absorb some of the risk associated with emerging conditions. By offering this post-inspection protection, you're not just elevating your service; you're preparing for the unexpected and demonstrating a strong commitment to your clients' long-term satisfaction.



A Powerful Marketing Differentiator

From a marketing perspective, warranties are highly appealing. Consumers view them as indicators of accountability and professionalism. For both new and experienced home inspectors, offering an inspection warranty is a clear and tangible way to enhance services, attract more clients, and solidify your reputation in the real estate community.

Section 3

Inspection Warranty Program Particulars

Processing Claims

Repair Reimbursement

The InterNACHI Inspection Warranty is a reimbursement program: clients pay for eligible repairs, then submit estimates or invoices for repayment. We do not coordinate repairs, approve vendors, or manage the repair process. Clients can choose their own contractors and complete repairs without our prior approval. Clients must provide paid invoices or estimates as part of the claims process.

The claim process operates smoothly for clients. If a client identifies a covered issue, they obtain repair estimates, complete the repair, and submit the required documentation for reimbursement. No prior approval is needed for clients to address the repair. If the claim is covered, reimbursement checks are promptly processed after the claim is reviewed and approved.

- Clients are required to submit either invoices or estimates for every repair.
- Importantly, Clients do not need to wait for approval to proceed with repairs. This ensures they aren't left without essential services, such as a hot water heater or air conditioning, while waiting for claim processing.
- Clients obtain estimates, complete repairs, and then submit their claim for reimbursement, subject to the program's coverage limits.
- Claims must be reported within 7 days of identifying the issue.

To file a claim, Clients visit the provided link: eliteinspectionwarranty.com/report-a-claim. They fill out basic information, upload images of the issue, a copy of their inspection report and submit any relevant estimates or invoices.

Per Property Registration

This program operates on a pay-as-you-go basis, meaning warranties are registered per property. Currently there are no minimum requirements or subscription fees.

- Inspectors are not required to offer it to every client, though most home inspectors include it with every inspection.
- Inspection warranties are to be marketed as part of an inspection package and not as a stand alone upgrade.
- Properties can be registered individually or in bulk, which will be explained later in this guide.

Listing Inspections

The program is also available for seller inspections. The remaining warranty period can be transferred to the new buyer by request through the program transfer request link.

<https://www.cognitoforms.com/HWFORMS1/InspectionWarrantyTransferRequest>

Difference Between Elite and InterNACHI Versions

The only differences between the Elite Inspection Warranty and InterNACHI Inspection Warranty versions are branding and discounts:

- InterNACHI Members use materials branded for InterNACHI and receive additional discounts on plans.
- Non-InterNACHI Members use materials branded as Elite.

CMI Master Program

The CMI Master Plan is exclusively available to Certified Master Inspectors (CMIs) insured by Elite.

- Only CMIs are eligible to use this program.
- The company must be insured by Elite.
- All inspectors on the team must be CMIS

Warranty Transfers

Once a property is registered for a warranty, refunds are not issued if the client does not purchase the property. However, the Warranty Program allows home inspectors to transfer a registered warranty to a new property if the original transaction falls through.

To initiate a transfer:

1. Access the form using the link below.
2. Enter the new inspection details.
3. Once completed, we will send new confirmations to both the Inspector and Client.

<https://www.cognitoforms.com/HWFORMS1/InspectionWarrantyTransferRequest>

Ten Day Registration Period

Properties must be registered within **10 days** of the inspection date. The system will not accept registrations submitted after this timeframe. However you can request a property to be registered beyond the 10 days. If the inspection date exceeds the 10-day period by just a few days or up to a week, the request will typically be approved and both the client and inspector will receive confirmation. If the inspection date is significantly beyond the 10-day window, the request for a property will still be considered.

Warranty Registration Requests Beyond the 10 Day Window Request

How It Works:

- Access the form using the link below.
- Enter property details for warranties that need to be registered.
- If approved, registration will be processed and confirmation will be sent. If not approved, follow-up communication will be provided.

<https://www.cognitoforms.com/hwforms1/inspectionwarrantylateregistrationrequest/>

Section 4

Registering Properties

Enrolling in the program and registering warranties is a seamless process conducted entirely online. Inspectors must create an Account, accept the program's terms and conditions, add a billing method and then begin registering properties. Inspectors create an account at: <https://eliteinspectionwarranty.com/internachi>. Once you've created an account you go to "My Account", and select "Register Warranty." Follow the instructions below.

To Register Properties/Clients:

Register at <https://eliteinspectionwarranty.com/internachi>

After creating your account, you will be required to accept the program's terms and conditions and add a payment method. Once your account is registered you can start adding properties either one at a time or upload a CSV file in your dashboard. Click Warranties and then Register Warranties.

You'll need to enter the following information for each property:

- client's name
- date of inspection
- client's phone number
- email address
- property address
- the selected plan (chosen from a dropdown menu).

Confirmation:

Once an inspection is registered the Inspector will get an email confirmation. The Client will receive an email that confirms their coverage and provides a copy of the terms and conditions as well as link to process claims. <https://eliteconsumerwarranty.com/internachi>

Past Orders:

You view the warranties you have processed in your dashboard. Go to your account and scroll down to Past Orders on the left-hand menu.

Section 5

Coverage Plans and Options

1

Basic Plan

Designed for basic protection, this plan includes coverage for structure, electrical systems, HVAC, limited plumbing, and built-in kitchen appliances. The aggregate payout for claims caps at \$2,000, with individual claims typically reimbursed up to \$500. HVAC systems and built-in appliances older than 10 years are excluded.

The Basic Plan is sold for \$12 per Plan. No further discounts are available.

2

Pro Plan

The Pro Plan offers higher reimbursement limits for repairs. It includes roof and mold coverage and increases the maximum mechanical system coverage to \$1,500, and structure-related claims to \$2,250. This plan is more comprehensive and does not impose strict age limitations on systems.

The Pro Plan is sold for \$22 per Plan. InterNACHI or Elite Insured Members pay \$20. InterNACHI and Elite Insured Members pay \$18 per Plan.

3

Master Plan

The Master Plan is exclusively available to Certified Master Inspectors who are insured by Elite. All Inspectors within a company must be CMIs to offer the plan. The Plan coverage is the same as the Pro Plan but offers a powerful \$10,000 total plan aggregate

The Master Plan is sold for \$32 per Plan.

4

Premium Plan

Introducing the Premier Plan: **Unmatched Coverage and Service.** This is the first all-in-one plan to combines exceptional coverage with extraordinary service. The Plan covers the same elements as the other Plans, plus sewer lines. In addition, roof leak repairs are covered for 5 years!

One of the most powerful features of the Premier Plan is the **Claims Dashboard**, an easy to use portal that allows clients and easy way to submit claims, track updates and communicate directly with the claims team.

Term: The term is for 120 days from the date of inspection or 90 days from closing whichever occurs first (except for roof repairs).

The roof repair coverage continues for 5 years from the date of the inspection! Roof leak coverage includes up to \$500 for roof leak repairs in excess of \$250 with an aggregate for the plan of \$3000.

The Premium Plan is sold for \$29 per Plan. InterNACHI or Elite Insured Members pay \$27. InterNACHI and Elite Insured Members pay \$25 per Plan.

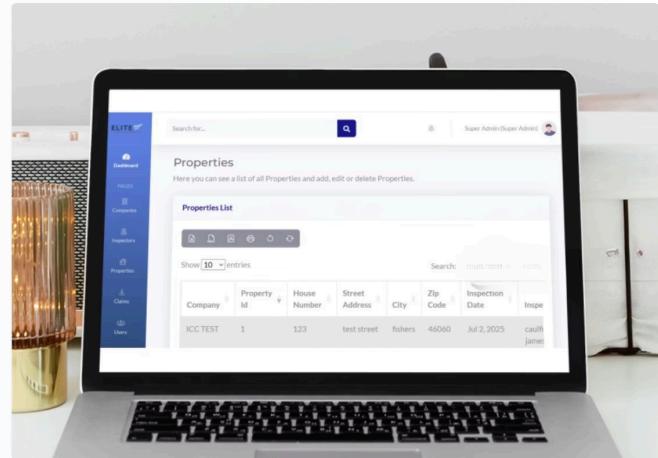
Section 6

Introducing the New Claims Dashboard: Exclusively available with the Premium Plan. A Game-Changer for Home Inspectors

The new Claims Dashboard is a revolutionary feature designed to streamline and enhance the claims experience for homeowners, providing unparalleled transparency, and simplicity for clients.

How the Claims Dashboard Works

When a customer files a claim online, they receive immediate confirmation, just as before. The significant new benefit is their instant access to a dedicated claims portal. This portal provides real-time updates on all claim activity and communication, keeping everything organized in one convenient location. Within the portal, clients can upload images of issues, receipts, or estimates, and even their inspection report. This same portal is then used by the Claims Team to evaluate the claim and communicate directly with the client. This easy-to-use portal gives clients a seamless way to submit claims, track updates, and communicate directly with the claims team. Total transparency, total convenience.



Enhanced Efficiency and Transparency

From the moment a claim is submitted, the system matches the record to the program and coverage, instantly clarifying the terms and conditions for everyone involved. If a customer wants an update, they can ping the claims team directly within the platform. Every time there's an update, change, or communication sent to the client, they receive a notification, greatly streamlining the process.

This means if a real estate agent or customer calls, you can confidently direct the client to their portal for real time updates on the claim's status. This level of transparency is truly a game-changer for customer service and for inspection warranties!

 Questions?

More questions? Contact National Program Advisor Kathleen Kuhn. kkuhn@elitemga.com 484-552-3511

UNIQUE PROGRAM FEATURES

Transparent online claims portal

No repair pre-approval required

Replacement benefit when repairs are not possible

Promoting the New Premium Plan

When promoting the Premium Plan, you will want to highlight all the features of the plan's unique benefits. *Here's a sample script:*

"Our inspections include a Premium Level Inspection Warranty. This means your inspection is backed by a repair reimbursement program. If a new issue develops that qualifies for coverage within 120 days of the inspection or 90 days after closing—you can make the repair and be reimbursed up to the plan limits.

The plan limits include repairs for built-in appliances, HVAC, and water heater systems up to \$1,150 per claim, and electrical, structural, or mold issues reimbursed up to \$2,000 per claim. Additionally, the plan includes a five-year roof leak plan which reimburses you for eligible roof leak repairs up to \$500 for repair expenses in excess of \$500.

The program includes an online Claims Dashboard. Once you file a claim online, you'll have complete transparency into the claims process, allowing you to communicate with the claims team online and get real-time updates on your claim status. No more wondering about the status or managing paper files—it's all done online, in real-time, to efficiently process your claim.

The Premium Plan is easily a \$150 value add to your service!

Our Philosophy

Client Data

We respect client privacy and do not sell their data.

Coverage

We stand behind our coverage.

Liability

We look to reduce risk for home inspectors.

Support

Most of our Inspectors take advantage of our Warranties and our Insurance Coverage and enjoy the peace of mind that comes with this two-tier approach to risk management.

This creates a win-win scenario for overall risk management. While you don't have to be an InterNACHI member or insured to use our program, truly leveraging its benefits and securing the most competitive pricing requires both. By being an InterNACHI member, utilizing the InterNACHI discount, and being insured by Elite, you gain 360-degree protection. Coupled with the Inspection Premium Plan, this offers the ultimate way to differentiate your service, surpass competitors, provide superior client service, and protect your business.

Section 7

Coverage Limitations and Key Differences

It's important to understand the nuances of coverage. For example, plumbing systems are limited to main waste and water lines, excluding secondary lines or fixtures. Minor defects or invisible leaks often fall outside the scope of coverage. Similarly, while the Pro Plan allows reimbursement for system replacements (up to \$500), this occurs only when repair is impossible, given the item was operational at the time of inspection.

Key Differences Between the InterNACHI® Inspection Warranty and a Home Warranty

Homeowners and Real Estate Professionals may be familiar with traditional home warranties, but many don't realize how inspection warranties differ. Highlighting these distinctions builds customer understanding and confidence.



Coverage Scope

Inspection warranties are tied to the findings of the home inspection and cover things Home Warranties do not such as mold, roof leaks and structural issues, depending on the Plan. In contrast Home Warranties focus on the mechanical systems and appliances in the home and include systems that are generally not deemed to be part of a home inspection including door chimes, refrigerators, ceiling fans and washers and dryers. bridge the gap by including items like mold and roof leaks, often excluded from traditional policies.



Immediate Activation

Traditional home warranties generally offer coverage for larger mechanical systems and appliances, often with exclusions, and usually starts 30 days after closing. That's one of the unique benefits of an inspection warranty—it kicks in immediately after the inspection and bridges the gap until a long-term home warranty (if purchased) begins.



Claims Process

Another key difference is how claims are handled. Home warranties tend to coordinate repairs directly and use their own service technicians. With the InterNACHI Inspection Warranty, the homeowner handles the repairs and submits for reimbursement—giving them more control over who performs the work and how it's done. Clients handle their repairs, allowing them the freedom to choose service providers. Reimbursements are processed once the repair is complete or estimates have been collected, ensuring claims remain client-controlled.



Warranty Payouts

Finally, on a per-claim basis, InterNACHI's Inspection Warranties can offer higher payouts depending on the claim type. With the InterNACHI Inspection Warranty, claims are not excluded if there is Home Warranty in place. Many popular programs on the market void coverage if the home has a Home Warranty Plan. Our coverage does not consider additional warranties. If the claim is eligible for coverage, we cover it.

Testimonial Time!

"I have used the InterNACHI Warranty Program, offered through Elite MGA, for six months and found it to be a key distinguishing factor for my home inspection business. When I provide a complimentary warranty with my inspections, it reinforces the value of my service offerings. It gives clients peace of mind knowing they have an added level of protection with their home purchase. On the back end of the program, I appreciate the outstanding customer service. Kathleen is always quick to respond to my inquiries and makes herself available to discuss any warranty-related topics I may have questions about."

Section 8

Final Thoughts and Program Value

The Inspection Warranty Program is more than just a safety net—it's a tool for building trust, offering value, and standing out in a competitive market. With flexible plans, responsive support, and unmatched clarity, inspectors can confidently reassure clients that their investment remains protected, demonstrating professionalism every step of the way.

For inspectors looking to elevate their services, these warranties represent a significant opportunity to strengthen relationships, foster loyalty, and grow their businesses. Whether you're a seasoned professional or just beginning, offering an inspection warranty sets you apart, offering clients much-needed peace of mind as they step into the next chapter of homeownership.

The program has proven its value over the past two years, evolving to meet changing client needs while maintaining its core mission of providing peace of mind. As the program continues to improve and expand, it remains an invaluable tool for inspectors who want to differentiate themselves in the marketplace while providing genuine value to their clients.

The power of the inspection warranty lies not just in the financial protection it provides, but in the confidence it instills. It demonstrates that professional home inspectors understand the complexities of real estate transactions and are committed to supporting their clients beyond the inspection day. This commitment to client care and professional excellence is what transforms a routine business transaction into a lasting professional relationship built on trust and mutual respect.

Providing an Inspection Warranty remains relevant after the inspection itself. For example, if a client contacts you a year later about an issue such as the failure of a nine-year-old water heater and thinks you should have some responsibility for the repair, you can clarify that you provided an inspection warranty which covered them for 90 days after closing but has now expired.

Questions? Contact Kathleen Kuhn kkuhn@elitemga.com 484-552-3511

Important Links

Marketing Resources: <https://inspectionwarrantyinfo.com>

Terms and Conditions:

Basic Plan: <https://eliteconsumerwarranty.com/internachi>

Pro Plan: <https://eliteconsumerwarranty.com/internachi/pro>

Master Plan: <https://eliteconsumerwarranty.com/internachi/master>

Premium Plan: <https://eliteconsumerwarranty.com/internachi/premium>