



YOUR INSPECTION REPORT

Setting the Standard since 1978!

PREPARED BY:

Andy Tran



FOR THE PROPERTY AT:

6160 Wood St
Livonia, MI

PREPARED FOR:

JAMES BLACK

INSPECTION DATE:

Wednesday, February 1, 2012



XYZ Home Inspection Services
120 Carlton St
Toronto, ON M5A 4K2

800-268-7070

www.discoverhorizon.com

Horizon@DiscoverHorizon.com



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report



August 7, 2012

Dear James Black,

RE: Report No. 2391, v.9
6160 Wood St
Livonia, MI

Thank you for choosing XYZ Home Inspections Services to perform your Home Inspection. We trust the experience was both useful and enjoyable.

Please feel free to contact us with questions about the report or the home itself any time for as long as you own the home. Our consulting service via telephone is available at no cost to you for as long as you own the home. Please visit our website at your convenience www.DiscoverHorizon.com and feel free to fill out and return our client questionnaire.

Thanks again for allowing us to work with you.

Sincerely,

Andy Tran
on behalf of
XYZ Home Inspection Services

XYZ Home Inspection Services
120 Carlton St
Toronto, ON M5A 4K2
800-268-7070
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Horizon@DiscoverHorizon.com

SUMMARY

6160 Wood St, Livonia, MI February 1, 2012

Report No. 2391, v.9

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SUMMARY

ROOFING

EXTERIOR

STRUCTURE

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HEATING

COOLING

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This Summary outlines potentially significant issues from a cost or safety standpoint. This section is provided as a courtesy and cannot be considered a substitute for reading the entire report. Please read the complete document.

[Priority Maintenance Items](#)

Roofing

SLOPED ROOFING \ Asphalt shingles

Condition: • [Cracked](#)

The cracking noted on most shingles is a serious defect that shortens the life of the roof dramatically. Although no evidence of leakage was noted, replacement is recommended within the next two years.

Location: Throughout

Task: Replace

Heating

GAS FURNACE \ Life expectancy

Condition: • [Near end of life expectancy](#)

Implication(s): Equipment failure | No heat for house

Task: Replace

Time: Unpredictable

Cooling & Heat Pump

AIR CONDITIONING \ Life expectancy

Condition: • [Near end of life expectancy](#)

Implication(s): Equipment failure | Reduced comfort

Task: Replace

Time: Unpredictable

This concludes the Summary section.

The remainder of the report describes each of the home's systems and also details any recommendations we have for improvements. Limitations that restricted our inspection are included as well.

The suggested ballpark costs and time frames for completing recommendations are based on the limited information available during a pre-purchase home inspection. These may have to be adjusted based on the findings of the specialist.

[Home Improvement - ballpark costs](#)

ROOFING

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Sloped roofing material: • The roof material seems to be not typical.

Sloped roofing material:

- [Asphalt shingles](#)

Main roof



1. Asphalt shingles

- [Fiber cement shingles](#)

Flat roofing material: • [Modified bitumen](#)

Probability of leakage: • High

Limitations

Inspection performed: • By walking on roof

Recommendations

SLOPED ROOFING \ Asphalt shingles

1. **Condition:** • [Cracked](#)

The cracking noted on most shingles is a serious defect that shortens the life of the roof dramatically. Although no evidence of leakage was noted, replacement is recommended within the next two years.

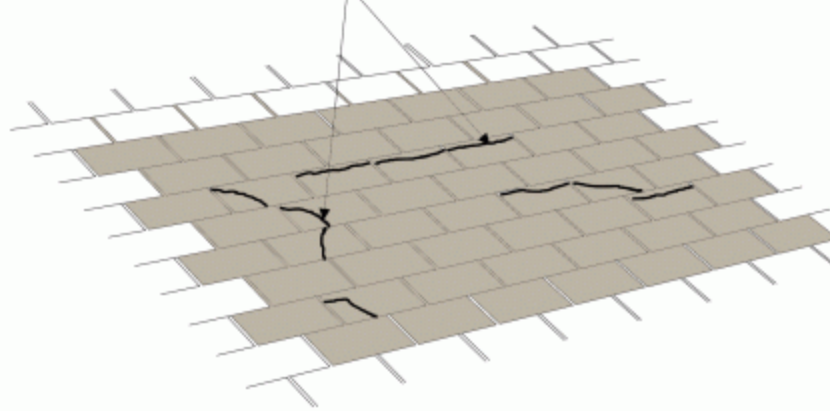
Location: Throughout

Task: Replace

Premature failure of asphalt shingles

premature cracking of shingles can occur even in newer asphalt shingle applications

cracks may be horizontal or vertical



[Click on image to enlarge.](#)



2. Cracked

EXTERIOR

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Gutter & downspout material: • [Aluminum](#)

Gutter & downspout type: • [Eave mounted](#)

Gutter & downspout discharge: • [Below grade](#) • [Above grade](#)

Lot slope: • [Away from house](#) • [Flat](#)

Wall surfaces - masonry: • [Brick](#) • [Artificial stone](#)

Soffit and fascia: • [Aluminum](#)

Driveway: • Asphalt

Walkway: • Concrete • Interlocking brick

Deck: • Raised • Wood

Limitations

Inspection limited/prevented by: • Vines/shrubs/trees against wall

Exterior inspected from: • Ground level

Recommendations

ROOF DRAINAGE \ Downspouts

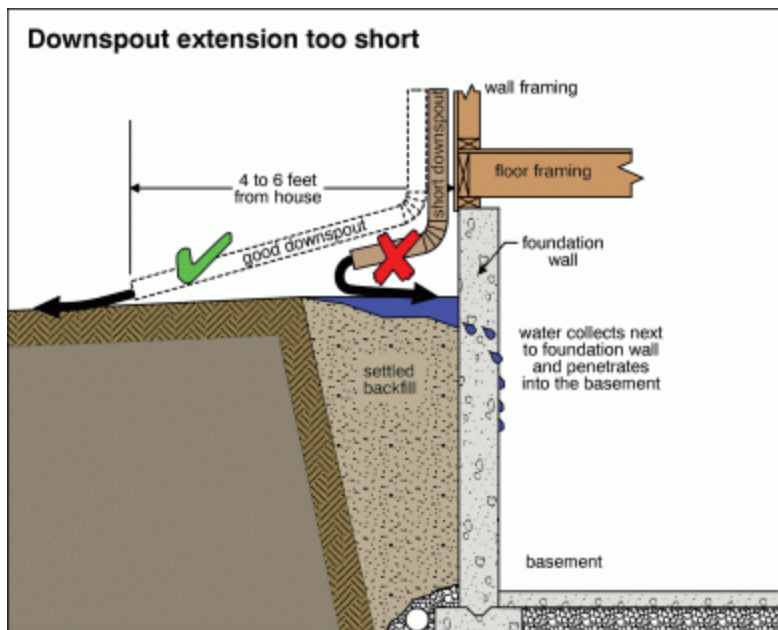
2. Condition: • [Downspouts end too close to building](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

Location: Southwest

Task: Improve

Time: Immediate



[Click on image to enlarge.](#)

EXTERIOR

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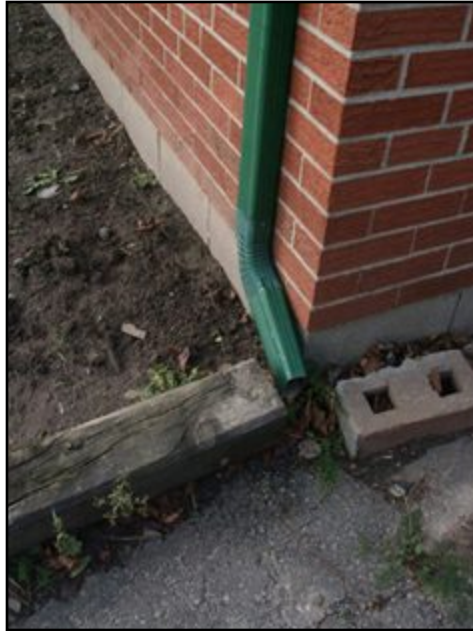
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3. Downspouts end too close to building

EXTERIOR GLASS \ General

3. Condition: • [Caulking missing, loose or deteriorated](#)

Implication(s): Chance of water damage to contents, finishes and/or structure

Location: South

Task: Repair. This is part of regular maintenance on any home.

Time: Less than 1 year



4. Caulking missing, loose or deteriorated

EXTERIOR

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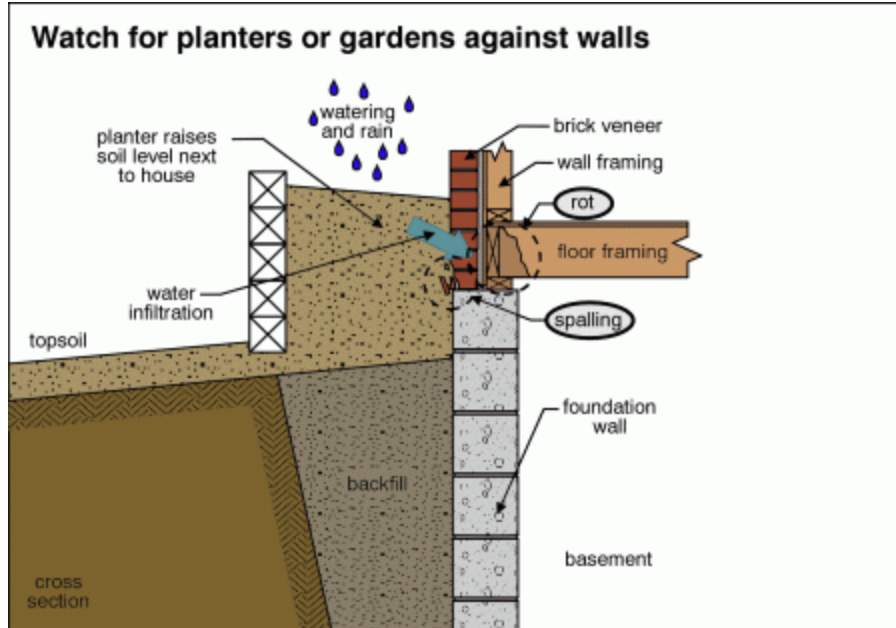
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LANDSCAPING \ General

4. Condition: • [Planters and gardens against walls](#)

Implication(s): Chance of water entering house | Chance of damage to structure | Chance of structural movement



5. *Planters and gardens against walls*

GARAGE \ Walls and ceilings

5. Condition: • Damage and previous repairs to the garage door were noted. although the door is functional, other damaged areas were noted and replacement may be preferable to regular and ongoing repairs.

Location: Garage

Task: Replace

Time: Discretionary

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6. *Repairs to garage door*

Descriptions

Configuration: • [Basement](#)

Foundation material: • [Poured concrete](#)

Floor construction: • [Joists](#) • Steel beams

Exterior wall construction: • [Wood frame, brick veneer](#)

Roof and ceiling framing:

• [Trusses](#)



7. Trusses

• [OSB \(Oriented Strand Board\) sheathing](#)

Limitations

Attic/roof space: • Inspected from access hatch

Percent of foundation not visible: • 75 %

Recommendations

FLOORS \ Joists

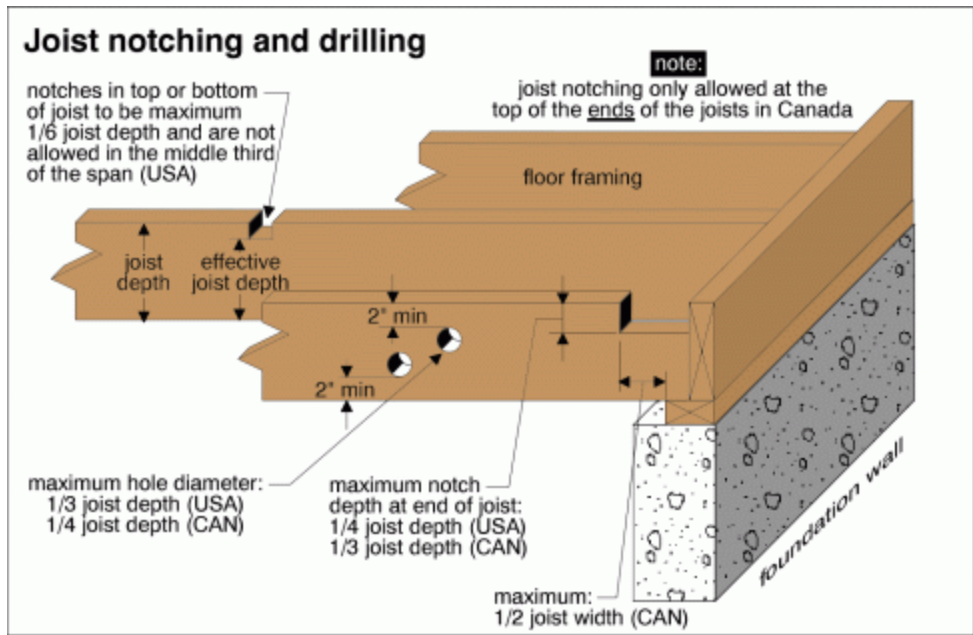
6. Condition: • [Notches or holes](#)

Implication(s): Weakened structure

Location: Rear Basement

Task: Repair or replace

Time: Immediate



[Click on image to enlarge.](#)



8. Joist damaged

Descriptions

Service entrance cable and location: • [Overhead copper](#)

Service size: • [200 Amps \(240 Volts\)](#)

System grounding material and type: • [Copper - water pipe](#)

Distribution wire material and type: • [Copper - non-metallic sheathed](#)

Type and number of outlets (receptacles): • [Grounded - typical](#)

Circuit interrupters: Ground Fault (GFCI) & Arc Fault (AFCI): • [GFCI - bathroom and exterior](#)

Limitations

Inspection limited/prevented by: • Home inspectors do not remove the cover for the main electrical disconnect, since this is not safe to do with the house power turned on, and we cannot turn the power off during the home inspection.

Recommendations

SERVICE DROP AND SERVICE ENTRANCE \ Service conductors

7. Condition: • [Conduit or cable damaged](#)

Implication(s): Electric shock | Interruption of electrical service

Location: Left Exterior

Task: Repair

Time: Immediate



9. Conduit damaged

Descriptions

Fuel/energy source: • [Gas](#)

System type: • [Furnace](#)

Approximate capacity: • [80,000 BTU/hr](#)

Efficiency:

• [High-efficiency](#)



10. High-efficiency

Approximate age: • [18 years](#)

Typical life expectancy: • Furnace (high efficiency) 15 to 20 years

Main fuel shut off at: • Meter

Fireplace: • [Wood-burning fireplace](#)

Chimney/vent: • Plastic venting for the furnace and a clay tile-lined masonry chimney for the fireplace

Recommendations

GAS FURNACE \ Life expectancy

8. Condition: • [Near end of life expectancy](#)

Implication(s): Equipment failure | No heat for house

Task: Replace

Time: Unpredictable

GAS FURNACE \ Gas burners

9. Condition: • [Poor flame color or pattern](#)

Implication(s): Equipment not operating properly | Increased heating costs | Reduced comfort

Task: Service annually

GAS FURNACE \ Ducts, registers and grilles

10. Condition: • Inappropriate materials for supply ducting

Location: Basement

Task: Replace

Time: Immediate



11.

CHIMNEY AND VENT \ Masonry chimney

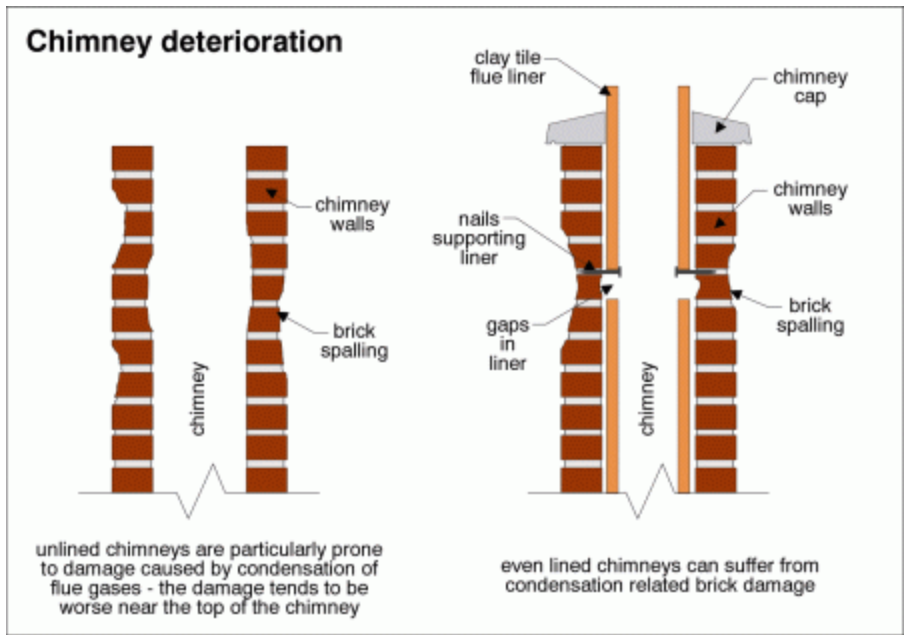
11. Condition: • [Loose, missing or deteriorated masonry](#)

Implication(s): Material deterioration

Location: Roof

Task: Repair

Time: Within 1 year



[Click on image to enlarge.](#)



12. Loose and deteriorated masonry

COOLING & HEAT PUMP

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Descriptions

Air conditioning type: • [Air cooled](#)

Cooling capacity: • [24,000 BTU/hr](#)

Compressor approximate age: • 14 years

Typical life expectancy: • 12 to 15 years

Limitations

Inspection limited/prevented by: • Low outdoor temperature

Recommendations

AIR CONDITIONING \ Life expectancy

12. Condition: • [Near end of life expectancy](#)

Implication(s): Equipment failure | Reduced comfort

Task: Replace

Time: Unpredictable



13. *Near end of life expectancy*

Descriptions

Attic/roof insulation material: • [Glass fiber](#) • [Cellulose](#)

Attic/roof insulation amount/value: • [R-32](#)

Attic/roof ventilation: • [Roof and soffit vents](#)

Wall insulation material: • Not visible

Wall insulation amount/value: • Not determined

Foundation wall insulation material: • [Glass fiber](#)

Foundation wall insulation amount/value: • [R-12](#)

Air/vapor barrier: • [Plastic](#)

Limitations

Inspection prevented by no access to: • Wall space • Floor space

Attic inspection performed: • From access hatch

Recommendations

General

13. • No insulation defects were noted during this inspection.

Descriptions

Service piping into building: • [Copper](#)

Supply piping in building: • [Copper](#)

Main water shut off valve at the: • Front of the basement

Water flow (pressure): • [Functional](#) • [Typical for neighborhood](#)

Water heater fuel/energy source: • [Gas](#)

Water heater type: • [Conventional](#)

Tank capacity: • 50 gallons

Water heater approximate age: • 5 years

Typical life expectancy: • 8 to 12 years

Waste piping in building: • [Plastic](#)

Floor drain location: • Center of basement

Limitations

Inspection limited/prevented by: • The concealed components of the plumbing system are not included as part of a home inspection.

Recommendations

General

14. • In a home of this age, the waste piping leading to the street is likely made of clay. To determine the condition of this piping, a video scan is recommended.

SUPPLY PLUMBING \ Supply piping in building

15. Condition: • [Leak](#)

Implication(s): Chance of water damage to contents, finishes and/or structure | System inoperative

Location: Below kitchen sink

Task: Repair

Time: Immediate



14. Leak

16. Condition: • [Excessive noise](#)

Implication(s): Reduced system life expectancy

FIXTURES AND FAUCETS \ Faucet

17. Condition: • Missing faucet handle

Location: Front Second Floor Bathroom

Task: Replace

Time: Immediate



15. Missing faucet handle

Descriptions

Major floor finishes: • [Carpet](#) • [Hardwood](#) • [Resilient](#)

Major wall finishes: • [Plaster/drywall](#)

Major ceiling finishes: • [Plaster/drywall](#) • [Suspended tile](#)

Windows: • [Fixed](#) • [Sliders](#) • [Casement](#)

Glazing: • [Double](#)

Exterior doors - type/material: • Hinged • [Sliding glass](#) • Garage door - wood

Limitations

Inspection limited/prevented by: • Storage in closets/cupboards

Percent of foundation not visible: • 75 %

Basement leakage: • Almost every basement leaks under the right conditions. Based on a one-time visit, it's impossible to know how often or how badly this basement may leak. While we look for evidence of past leakage during our inspection, this is often not a good indicator of current conditions. Exterior conditions such as poorly performing gutters and downspouts, and ground sloping down toward the house, often cause basement leakage problems.

Recommendations

CEILINGS \ General

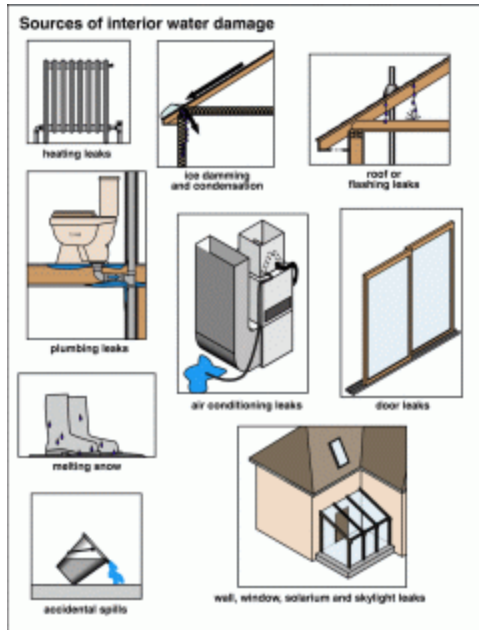
18. Condition: • [Water damage](#)

The stain on the ceiling was tested and found to be dry at the time of the inspection. The seller reports there was a leak at the chimney flashing that has been repaired.

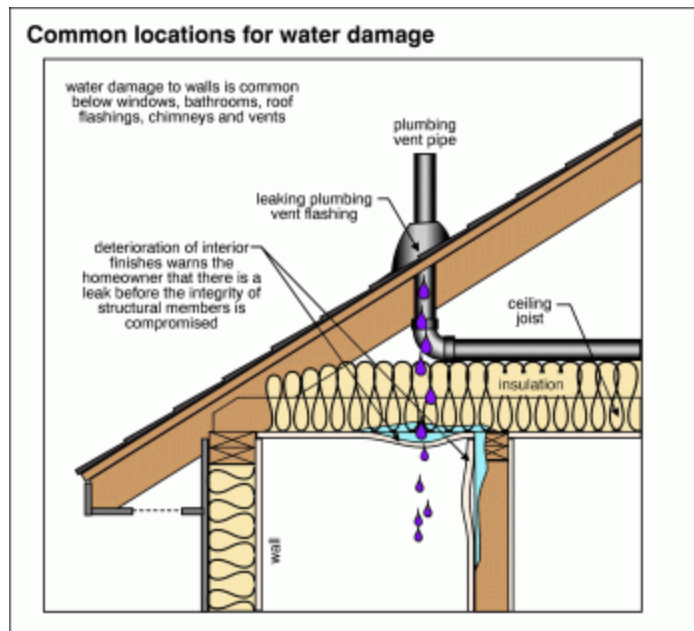
Implication(s): Cosmetic defects | Chance of movement

Location: Northeast Bedroom

Task: Monitor



Click on image to enlarge.



Click on image to enlarge.

INTERIOR

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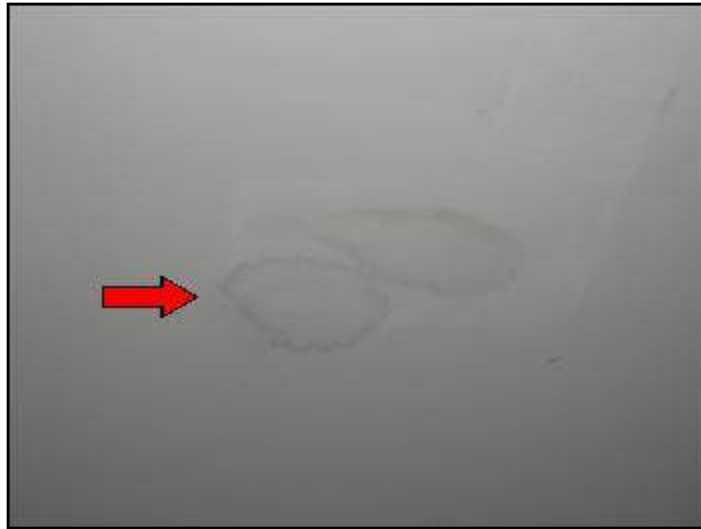
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16. *Water damage*

END OF REPORT

Your New Home: Kick the Bricks!

As a professional house and building inspection company, one of our primary jobs is answering questions. One of the most common questions we get is "Should I have my brand new house inspected?" It's a fair and honest question. The short answer is YES. But you expected us to say that, right? Let me tell you why it's a fair and honest answer.

Risk Reduction

Let's take the emotion out of it. Let's not call it your home; let's say it's a house. A building with a roof, a structure, mechanical systems, and interior finishes. It requires a substantial investment for you to purchase this building. You are putting your money at risk. It makes sense for you to learn about the qualities of this investment before putting your money on the line.

"But what could be wrong? It's a new house?" Yes, the risk of problems is probably lower than if you bought an old building. It actually depends on the individual properties one is comparing. It boils down to illuminating the risk, rather than assuming there is none.

House vs. Home

But it is artificial to take emotion out of it, precisely because the building will be your home. So you have a financial and an emotional investment. Why is this important? Because even a small problem, like for example a leak at the kitchen sink, will elicit in you an emotional response. What happens when you notice the leak? You get an adrenaline rush, you turn off the tap or the dishwasher, you wipe up the water, you remove the soaking box of dishwasher detergent, you wonder what you should do next, you call someone you trust, you call the builder or a plumber, you wait to make dinner until the service-person arrives. A non-trivial emotional investment, for a minor problem.

For some people, that minor incident will bring on a not-so-minor bout of buyer's remorse, wherein they wonder, "What else will go wrong?" It is better for both you and your builder for the inspector to find the leak so it can be fixed immediately.

Helps the Builder

Your builder has worked hard to put your home together. It takes a phenomenal amount of coordination to turn an empty patch of ground into a dream house. With so many steps and so many hands, it is inevitable that some things will get missed. Sometimes we find electrical outlets that don't work. Sometimes we find un-insulated attics. These were not done on purpose, they just happen. If you hire an inspector to find the things that need attention, you can put the items on the PDI punch-list (the list of deficiencies generated at the pre-delivery inspection that the builder is contracted to fix), or you will have documentation of the issues and can bring them up later. This helps both you and the builder keep track of the final wrinkles to be ironed out. If there only a few wrinkles, you will gain an appreciation of how well the house has been built.

11-month Inspection

Many of our clients choose to hire us after they move in, but before the standard one-year builder's warranty coverage expires. This has proven to be a uniquely successful strategy. The waiting period allows the newly built house to "settle-in", making a performance-based inspection more valuable. No matter how you look at it, getting a professional building inspector to kick the bricks of your new home is a sound idea.

As seen in *HOMES Magazine* June/July/August 2003. Gerard Gransauil, P. Eng., Engineering Manager, [Carson Dunlop and Associates Ltd.](http://www.carsondunlop.com), [Consulting Engineers - Building Inspections](http://www.carsondunlop.com), www.carsondunlop.com

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Undertaking a Home Repair

Let's start by differentiating between a home improvement and a home repair. A home improvement, as the name implies, means improving something. It is usually a renovation to create more space, change the layout of the house, improve energy efficiency, or to make aesthetic changes. This report will deal with the simpler topic of home repair--basically replacing things that are worn out or fixing things that are broken. Here are some very basic rules to follow.

1. **Know what you want done**

If you are replacing a worn out furnace, for example, do some research to find out whether you want a mid-efficiency furnace or a high-efficiency furnace. If you are repairing a roof with a leaking valley flashing, determine whether you want the valley flashing replaced or just patched to last a few years until the whole roof needs re-flashing.

If you know what you want done, you can compare apples to apples when reviewing quotations. Otherwise it would be very hard to compare various quotes if every contractor has a different repair strategy.

Be prepared to stick to your guns. Many contractors will tell you that the job is much bigger, much harder, or it must be done his way (because if you don't, it will be dangerous, or much more expensive the next time).

As home inspectors, we are often faced with contractor opinions that differ drastically from the recommendations in our reports. In most of these cases, the contractor is proposing unnecessary work.

2. **Find at least 3 experienced, reputable contractors who are capable of doing the work**

This may sound easier than it is. While it is best to rely on personal referrals from people you trust, these referrals must be taken with a grain of salt. Former customers of contractors are not usually in a position to comment on the quality of the installation of a furnace, for example. Also be sure the type of work that you are planning to have done is similar (in size and scope) to the work done for the person providing the referral. Many contractors who are geared to do major renovations are not well suited to do minor repairs and vice versa.

3. **Obtain 3 written estimates**

Our experience has shown that contractors quotes can vary as much as 300% on any given job. This is sometimes due to different perceptions of what needs to be done. This can be avoided by following Step 1 carefully. However, sometimes the variance is simply the result of how busy the contractor is.

4. **Get three references from each contractor**

Better than three references is a list of the recent clients that the contractor has worked for. That way you get to choose who you would like to select as a reference. Follow up with these references bearing in mind the comments in Step 2.

While you are at it, ensure that the contractor has appropriate licenses and insurance.

5. **Choose the contractor**

Don't necessarily base your choice on price alone. Look carefully at what has been included in the estimates. Select the contractor with the best reputation, provided that the price for the job is fair. Avoid paying cash. The benefit of a cash deal is typically far greater for the contractor than it is for the homeowner.

6. **Have both parties sign a contract**

The contract should include a complete description of the work. It should also include details as to who is responsible for obtaining permits (if there is any doubt regarding the necessity of a permit, contact your local building department).

The contract should have a start date and a completion date. (On larger contracts, sometimes a penalty clause is included for each day the job extends beyond the completion date.)

The contract must also contain a payment schedule. The schedule should not demand very much money up front and the payment should be based on stages of completion as opposed to pre-determined dates.

Remember to hold back 10% of each payment for 45 days after the completion of the job to determine whether any liens have been placed on the property (as a result of the contractor not paying his sub-contractors).

Also, don't expect much in the way of a guarantee if you are simply asking a contractor to undertake band-aid repairs. Many contractors will not simply patch a damaged valley flashing, for example, even if they are 95% sure that the repair will work. This is because there is still a 5% chance that they will get complaints to fix a subsequent leak. In fairness, the leakage is not their fault. They just do not want the hassles. Consequently, many contractors will suggest repairs which are overkill (replacing the entire side of the roof, for example) to reduce the potential for complaints. A significantly lower price can be obtained, if you explain to the contractor that you expect him to do his best, but you aren't going to make him responsible for the future of the entire roof based on a \$300 repair.

7. **Expect delays**

Any type of home repair seems to take longer than was first predicted. If the repairs involve any sort of interior demolition, expect divorce dust.

8. **Have a contingency fund**

Many home repairs end up unearthing something else that requires repair. While this is very common, ask lots of questions if your contractor is proposing additional work.

Summary

We trust that the above information will help people in their dealings with contractors, realign expectations, and perhaps avoid pitfalls.

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GOOD ADVICE FOR ALL HOMEOWNERS

The following items explain how to prevent and correct some common problems around the house.

Roof Leaks

Roofs may leak at any time. Leaks often appear at roof penetrations, flashings, changes in direction or changes in material. A roof leak should be addressed promptly to avoid damage to the structure, interior finishes and furnishings. A roof leak does not necessarily mean the roof has to be replaced.

Annual Roof Maintenance

We recommend an annual inspection and tune-up to minimize the risk of leakage and to maximize the life of the roof.

Ice Dams on Roofs

Most roofs are susceptible to ice dams under the right weather conditions. This is where ice forms at the lower edge of the sloped roof, causing melting water from above to back up under the shingles. We cannot predict which roofs will suffer the most damage under adverse weather. For information on prevention and cure, please see section 1.14.2 of the Roofing section of the Home Reference Book. This can be found under the Reference tab in this report.

Maintaining the Exterior of Your Home

Regular maintenance includes painting and caulking of all exterior wood. Caulking should also be well maintained at joints, intersections, wall penetrations and any other places water may get into the home. Ground around the building should slope to drain rain water away from the home.

Heating and Cooling System - Annual Maintenance

An annual maintenance agreement that covers parts and labor is recommended for all heating and cooling equipment. Humidifiers and electronic air cleaners should be included in the service agreement. The first service visit should be arranged as soon as possible, preferably before equipment is used.

Filters for furnaces and air conditioners should be checked monthly during the operating season and changed or cleaned as needed. Duct systems should be balanced during regular servicing for maximum comfort. Systems with heating and air conditioning are balanced differently for summer and winter.

For boiler/hot water systems, we recommend that any balancing or adjusting the radiator valves be performed by a specialist, due to the risk of leakage. Heating system valves are not operated during a home inspection.

Gas fireplaces and heaters should be included in annual service plans.

Fireplace and Wood Stove Maintenance

Wood-burning appliances and their chimneys should be inspected and cleaned **before you use them** the first time, and annually thereafter.

Electrical System - Label the Panel

The electrical panel should be labeled to indicate what is controlled by each fuse or breaker. Where the panel is already labeled, please verify the labeling is correct. Do not rely on any previous labeling being accurate.



Horizon Home Protection Plan

For homeowners, many of the systems are out of sight and out of mind until something goes wrong. When a major appliance, water heater or furnace breaks down, who do you call? How do you know what contractor to choose? How will you pay for the repair?

Carson Dunlop has partnered with UNIRISC and Trisura Guarantee Insurance Company to offer the HORIZON HOME PROTECTION PLAN. For a small investment, this plan protects you from the high cost of breakdown of home systems and appliances. As our home inspection client, we are able to offer you this plan at a preferred price, providing peace of mind all year round.

Coverage: The Horizon Home Protection Plan coverage limits are substantial because Carson Dunlop has already performed the home inspection. We have created a unique opportunity for Carson Dunlop customers to select the coverage they want. Coverage options include:

| <u>Essentials Plan</u> | <u>Plus Plan</u> | <u>Premium Plan</u> |
|---|---|---|
| • \$10,000 of annual coverage | • \$20,000 of annual coverage | • \$30,000 of annual coverage |
| • \$2,500 for heating and AC systems up to 12 years old | • \$5,000 for heating and AC systems up to 12 years old | • \$7,500 for heating and AC systems up to 12 years old |
| • \$2,000 for appliances up to 12 years old | • \$4,000 for appliances up to 12 years old | • \$6,000 for appliances up to 12 years old |
| • \$500 for roof repairs | • \$1,000 for roof repairs | • \$1,500 for roof repairs |

Lower coverage limits are included for systems and appliances greater than 12 years old.

Optional Coverage: Swimming pools, spas, well pumps and additional appliances

The Horizon Home Protection Plan is cost effective, flexible and helps protect against sudden breakdowns or mechanical failures. Qualified service professionals are a simple phone call away to give you the peace of mind you deserve.

To learn more or purchase the Horizon Home Protection Plan
call us 877.326.8770 or online at carsondunlop.com