



IMPORTANT NOTICE REGARDING HOME INSPECTIONS

Home Inspection Agreement

This notice is to inform you that American Risk Insurance Company, Inc. performs onsite inspections of some of the properties we insure. Inspections typically occur within 60 days of binding or renewal but may occur midterm. Please note that we reserve the right to inspect any property we insure to assist us in the underwriting process.

The inspection may include exterior photos, a roof inspection, and / or an interior inspection. The inspector will inspect the back yard and may climb on to the roof to complete the roof inspection. For an exterior inspection, it is not necessary for you to be present; however, if you are, the inspector will make an effort to advise you of their presence before the inspection begins. The inspector will carry proper identification to identify him / her as an insurance inspector. Normally the inspection takes less than 30 minutes.

Homes 25 years of age and older typically undergo an interior inspection of the home's electrical, heating, and plumbing systems. The inspector will take photos of the interior and exterior of the home and note its general condition. Interior inspections require that prior contact be made with you to set an appointment based on your availability.

Inspections will generally be done by an ARI employee, by Reliable Inspection Company or by another suitable 3rd party provider of inspection services. Reliable can be contacted at 1-800-460-0723. American Risk Insurance Company can be contacted at 1-800-580-1274.

A signed home inspection agreement is a requirement of your policy.
Please sign and date.

Thank you,

Insured's Signature

Date

Print Name

American Risk Insurance Company, Inc.

713-559-0700

1-800-580-1274

www.americanriskinsurance.com

Disclaimer: Though we reserve the right to inspect any property we insure, we are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. The inspection does not implicitly imply that the valuation of the property is either correct or incorrect. The insured should hire a qualified Contractor or Engineer to determine the proper replacement cost or actual cash value of their property as needed. We do not make safety inspections or guarantee that the premises are safe, healthful, or in compliance with state and federal laws or statutes. We do not undertake to perform the duty of any person or organization to provide for the health or safety of the public.