

RESIDENTIAL PROPERTY INSPECTION SERVICES AGREEMENT

Certified Inspectors, LLC

11419 West Palmetto Park Road #971032 • Boca Raton, Florida 33497

(561) 570-6311 • www.certifiedinspectors.com

SCHEDULE S

INSURANCE CLAIMS INSPECTION

This Schedule is incorporated into and made part of the Residential Property Inspection Services Agreement ("Agreement"). This Schedule applies only if an **Insurance Claims Inspection** is identified in the Scope of Services and Fees and paid for by the Client. In the event of a conflict between this Schedule and the Agreement, this Schedule shall control only with respect to the Insurance Claims Inspection.

Table of Contents

1. Purpose.....	1
2. Scope of Inspection.....	1
3. Causation.....	2
4. Insurance Coverage.....	2
5. Inspection Limitations	2
6. Estimates and Valuation	3
7. Exclusions	3
8. Recommendations.....	3
9. Client Acknowledgment.....	4

1. Purpose

The purpose of the Insurance Claims Inspection is to document the visible condition of the Property and any readily observable damage that may be relevant to an existing or potential insurance claim. The Inspection is intended to assist the Client by documenting observable conditions present on the date of the Inspection.

The Insurance Claims Inspection is not a public adjusting service, insurance adjustment, appraisal, engineering evaluation, causation analysis, legal opinion, or determination of insurance coverage.

2. Scope of Inspection

The Insurance Claims Inspection generally consists of a visual evaluation and documentation of readily accessible areas of the Property and may include:

- Roof coverings.
- Exterior finishes.
- Windows and doors.
- Interior ceilings.

- Interior walls.
- Floor finishes.
- Attic spaces.
- Structural components (visible portions only).
- Moisture-related conditions.
- Mechanical systems affected by visible damage.
- Photographic documentation.
- Drone imagery, when included.
- Infrared thermal imaging, when included.
- Moisture meter readings, when included.
- Measurements and descriptive observations.

The Report documents observed conditions only and does not determine the origin, timing, or cause of damage unless specifically retained under a separate written agreement for that purpose.

3. Causation

The Inspector does not determine:

- The cause of property damage.
- The date damage occurred.
- Whether damage resulted from a covered peril.
- Whether damage resulted from wear and tear.
- Whether damage resulted from improper installation.
- Whether damage resulted from deferred maintenance.
- Whether damage resulted from manufacturing defects.
- Whether damage resulted from construction defects.

Unless expressly stated in a separate written agreement, the Inspector offers no opinion regarding causation.

4. Insurance Coverage

The Inspector does not:

- Interpret insurance policies.
- Determine policy coverage.
- Determine claim eligibility.
- Determine claim value.
- Negotiate claims.
- Represent the Client before an insurance company.
- Act as a Public Adjuster.
- Act as an insurance adjuster.
- Provide legal advice.
- Guarantee claim approval.

The Client acknowledges that all coverage decisions remain solely within the authority of the insurance carrier.

5. Inspection Limitations

The Insurance Claims Inspection is limited to visible and Readily Accessible conditions existing on the date of the Inspection.

The Inspector is not required to:

- Perform destructive testing.
- Remove finishes.
- Open walls or ceilings.

- Remove roofing materials.
- Determine concealed damage.
- Estimate the complete extent of repairs.
- Verify previous repairs.
- Inspect inaccessible areas.
- Evaluate hidden structural conditions.
- Determine compliance with insurance policy requirements.

Damage concealed by finishes, furnishings, insulation, or building components may exist and may not be identified during the Inspection.

6. Estimates and Valuation

Unless specifically contracted as a separate Optional Inspection Service, the Insurance Claims Inspection does **not** include:

- Repair Estimates.
- Replacement Cost Estimates.
- Actual Cash Value calculations.
- Depreciation calculations.
- Insurance appraisals.
- Public Adjusting services.
- Construction bids.
- Cost certifications.

If Repair Estimates are requested, they shall be governed exclusively by **Schedule R – Repair Estimate**.

7. Exclusions

Unless specifically included as a separate Optional Inspection Service, the Insurance Claims Inspection does **not** include:

- Public Adjusting.
- Insurance adjusting.
- Coverage analysis.
- Causation analysis.
- Structural engineering.
- Forensic engineering.
- Code compliance inspection.
- Moisture mapping.
- Leak detection.
- Mold assessment.
- Environmental testing.
- Destructive testing.
- Expert witness services.
- Litigation consulting.
- Mediation or arbitration support.
- Legal opinions.

8. Recommendations

Where significant damage or conditions requiring specialized evaluation are observed, the Inspector may recommend further evaluation by a licensed roofing contractor, Professional Engineer, restoration contractor, licensed mitigation contractor, electrician, plumber, HVAC contractor, or other appropriately qualified professional.

Such recommendations are precautionary and should not be interpreted as confirmation of insurance coverage or claim validity.

9. Client Acknowledgment

The Client acknowledges that the Insurance Claims Inspection is limited to documenting observable property conditions existing on the date of the Inspection. The Inspection is not intended to determine the cause of damage, establish insurance coverage, calculate claim value, interpret insurance policy provisions, or advocate on behalf of the Client in any insurance claim.

The Client further acknowledges that Certified Inspectors, LLC is not acting as a Public Adjuster, insurance adjuster, attorney, engineer, or other claims professional. Any decisions regarding insurance coverage, claim approval, claim valuation, or payment remain solely within the authority of the insurance carrier. The Inspector makes no representation or warranty regarding the outcome of any insurance claim. The Client agrees that this Schedule forms an integral part of the Residential Property Inspection Services Agreement and shall be interpreted together with all other applicable provisions of the Agreement.
