

**SAMPLE REPORT EXCERPT  
FALL 2008**



# Homeguard

## Building Inspections Ltd

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**2010 Your Street**





**Building Inspections Ltd**

## HOME INSPECTION REPORT

This report is prepared for the sole, confidential, and exclusive use and possession of our Customer:

Name:

Home located at: **2010 Your St**

Date of Inspection: **Thursday, October 21, 2010**

A visual inspection of the building and immediately surrounding grounds has been conducted, in accordance with the terms of the Pre-Inspection STANDARD CONTRACT Agreement, which is a part of this report and included herein by reference.

The entire report must be read to fully understand the condition of the inspected building. Please call to discuss any questions and concerns. This will allow us to clarify any questions or concerns for you the customer.

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## INTRODUCTION

The subject building is a one level detached wood frame single-family dwelling constructed on a concrete foundation.

Its age is estimated to be between 60 and 70 years and it appears in fair overall condition for its age.

The weather on the date of the inspection was cool and dry.

The following pages cover in detail the items, which are a part of this inspection. You will find an executive summary of our findings in Section 10. Some defects, deficiencies and repair recommendations that may be of particular importance to you may appear in the body of the report but not in the summary.

PLEASE READ THE ENTIRE REPORT

## LIMITS OF VISUAL INSPECTION

This inspection is a visual inspection. Home Inspectors do not perform invasive procedures. Home inspectors cannot see inside of walls or through or past things that block the view. This inspection is limited to viewing those things that are in view. We cannot be expected to see or report on things that are not readily visible.

CAHPI is the Canadian Association of Home and Property Inspectors

A copy of our Code of Ethics and Standards of Practice is provided separately from this report

To view a copy of our Code of Ethics and Standards of Practice please visit [www.cahpi.bc.ca](http://www.cahpi.bc.ca)



When we may be of further service to you and your friends, please call 250 920 8676



## How to read this report

### SECTION 1: HEADING

Paragraphs are used for *descriptions* of the building components and any explanations of how the areas were inspected or reasons they were not (i.e. limited visibility).

Conditions of items will be described within the range of good, fair and poor condition. Fair is considered to be in adequate enough condition to perform its function with some damage noted and/or repairs required.

- Bulleted sentences are used for *observations* and *recommendations*.
- Maintenance and minor repair items will quite often be listed with no recommendations.

### 1:1 SUBHEADING

General building information and any technical terms used will be explained in this paragraph format.

- Bullet lists help you find the important items quickly.

### 1:3 SUBHEADINGS

Sometimes numbered subheadings are missing or out of order, this allows us to omit items from your report such as sump pumps, crawlspaces, skylights etc that your home may not have.

### 1:5 SUBHEADINGS

- Any items that are considered an immediate safety concern will be highlighted.



## HEADING LIST

### SECTION 2: ROOF, CHIMNEYS AND FLASHINGS

- 2:1 DETACHED GARAGE ROOF
- 2:2 ATTACHED ROOFS
- 2:3 CHIMNEYS
- 2:4 ROOF FLASHINGS
- 2:5 GUTTERS AND DOWNSPOUTS
- 2:6 FACIA AND SOFFITS

### SECTION 3: EXTERIOR WALLS, GROUNDS, DECKS

- 3:1 FLASHING
- 3:2 VENTILATION
- 3:3 EXTERIOR OF FOUNDATION WALLS
- 3:4 RETAINING WALLS
- 3:5 DECKS
- 3:6 GROUNDS
- 3:7 SIDEWALKS AND DRIVEWAYS
- 3:8 PLANTINGS
- 3:9 GARAGE / CARPORT
- 3:10 SUNDECK COVER
- 3:11 SHEDS

### SECTION 4: BASEMENT/LOWEST LEVEL/STRUCTURE

- 4:1 FOUNDATION
- 4:1 SLAB ON GRADE
- 4:2 CRAWLSPACE
- 4:3 RODENT
- 4:4 BASEMENT OR MAIN FLOOR AREA
- 4:5 FRAMING
- 4:6 ADDITIONS TO THE HOME
- 4:7 INSECTS

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- 5:1 MAIN SERVICE PANEL AND DISTRIBUTION
- 5:2 SMOKE ALARMS
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- 6:2 KITCHEN AND LAUNDRY
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- 8:2 VAPOUR BARRIERS
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### SECTION 9: GENERAL INTERIOR

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- 9:2 FLOOR COVERINGS
- 9:2 DOORS AND WINDOWS
- 9:3 CABINETS and COUNTER TOPS
- 9:4 MOISTURE and HUMIDITY
- 9:5 EXHAUST VENTS
- 9:6 SKYLIGHTS
- 9:7 FIREPLACES
- 9:8 STAIRS AND BALCONIES

### SECTION 10: SUMMARY

### SECTION 11: EXCLUSIONS AND LIMITATIONS



## **SECTION 2: ROOF, CHIMNEYS AND FLASHINGS**

The ROOF was inspected from the roof edge and we walked the roof, as it appeared safe to do so.

The roof has a covering of asphalt based shingles.

The main roof appears to be newer to it's mid life stage with one layer noted.

We observed shingles lying smooth with a clean faded colour with intact particulate and square shingle tab corners.

- An accumulation of MOSS was noted on portions of the roof surface. it is recommended that the moss itself be removed and the roof surface treated with zinc sulphate.
- Overhanging trees should be cut back.
- We observed some exposed nail heads, recommend sealant be applied.

The roof also has an area of asphalt based single ply roofing.

- This roof covering appears to have been installed in an un-conventional and/or non professional manner.
- This roof requires maintenance and repairs now to prevent leakage.

### **2:1 DETACHED GARAGE ROOF**

The roof has a covering of asphalt based shingles.

This roof appears to be in the same condition as the house roof.

### **2:3 CHIMNEYS**

The building has no masonry chimneys to inspect.

### **2:4 ROOF FLASHINGS**

Flashing is the metal joint between two dissimilar construction materials, such as where walls and roofs intersect, or at roof penetrations such as pipe vents, skylights or chimneys.

- We observed some areas (skylights) that are not properly flashed.( no step flashing). these areas are reliant on caulking and will require maintenance on a regular basis.



### SECTION 3: EXTERIOR WALLS, GROUNDS, DECKS

The exterior walls have been surfaced with stucco siding with wood trim.

The entire wall assembly is about 6 inches thick based on common construction techniques. The general construction of the building appears by and large straight and level.

- The exterior stucco cladding requires maintenance.
- We observed small cracks and areas that require sealant now.
- We observed cracks and areas that require repair now.
- Some flashings are at a reverse slope to the building.
  
- Wood and/or siding to soil contact was noted at some points along the perimeter of the residence. Contact of this type can result in damp and/or insect related damage to wood structures. Recommend these areas be graded away from the structure and the foundation exposed.
- Wood and/or siding to concrete contact was noted at some points along the perimeter of the residence. Contact of this type can result in damp and/or insect related damage to wood structures. Recommend these areas be monitored for moisture entry.
- We observed areas with rot and deterioration in some of the windows wooden members on the exterior of this building.
- A more comprehensive (invasive) inspection of the damaged areas is recommended.

#### 3:1 FLASHING

Flashings are typically metal and are installed in areas such as windows, doors, exterior vents and trim to help protect and divert water away from these areas.

- We observed some areas or wall penetrations that do not appear to have flashing in place.
- These areas are reliant on sealant.
  
- This building relies on sealant in a number of areas to keep rainwater and moisture out,
- Maintenance is required now and will be required on an ongoing basis.

#### 3:5 DECKS

The main building structure has an attached wood frame deck, this appears constructed of satisfactory materials, although there are some design problems, and some signs of construction by a non-professional

- This structure has been built close to the ground and is susceptible to damp penetration.
  
- Some of the wooden support posts contact the soil. Unless corrected this can be expected to promote deterioration in the wood.



### 3:6 GROUNDS

The lot appears to be sloped.

- Grading appears to be in some places, sloped toward the building and should be graded away.
- Wood and/or siding to soil contact was noted at some points along the perimeter of the residence. Contact of this type can result in damp and/or insect related damage to wood structures. Recommend these areas be graded away from the buildings foundation..
- Wood and/or siding to concrete contact was noted at some points along the perimeter of the residence. Recommend these areas be monitored for moisture entry.
- We observed downspouts depositing water directly besides the building; recommend these be directed to a perimeter drainage system or extended as far away from the foundation as possible.
- This building does not appear to have a full perimeter drainage system present.
- We observed damp related issues in the lowest level that indicate the drainage system is not functioning as intended. (See Basement Lowest Level.)
- Recommend a plumber or drainage specialist attend for further evaluation.

Ongoing attention to the downspouts, gutters, and the perimeter drainage system are recommended to keep the lower level areas dry.

We observed areas that have settled (sidewalks, driveway)

For a comprehensive review of the lots soil characteristics and how or if it will affect the buildings stability, the reader is referred to the services of a geo technical engineer.

### 3:8 PLANTINGS

Plantings noted near building do not appear to pose a hazard to the building at the present time.

### 3:9 GARAGE / CARPORT

The garage is detached from the building.  
Stored items limit visibility.

General floor defects include cracks and oil stains.

The garage is wood framed. Framing is exposed to view on inside.  
The automobile door operated easily.





## SECTION 4 BASEMENT/LOWEST LEVEL/STRUCTURE

### 4:1 FOUNDATION

The foundation appears to be constructed in an unconventional manner; footings (underground areas of the foundation that support the structure) may or may not be present.

- Minimal settlement cracks were visible at the time of the inspection.
- Visibility was very restricted due to inaccessible areas of the crawlspace.

For a comprehensive examination of the foundation and structural components of this building the reader is referred to the services of a structural engineer.

### 4:2 CRAWLSPACE

In some areas the

The crawl space is not readily accessible because there is no access large enough to admit an inspector.

Clearance below joists is blocked with insulation.

Conditions observed by looking in opening not entered.

- The space felt and smelled damp on the date of the inspection.
- Moisture in the wood in this area was measured at between 14 % and 20+%.
- This level of moisture indicates an unhealthy environment for materials in an unheated space and is a favourable condition for rot, deterioration and insect infestation.
- There may be concealed moisture damage that we can not see.
- We observed some rot and deterioration in some of the framing members.
- Recommend a contractor be brought in to further examine and determine the extent of the damage.
- VENTILATION is achieved by vents and appears to be inadequate, recommend the area have more ventilation added to help reduce moisture.
- Visible portions of the FLOORS were earth, recommend covering this with plastic groundsheet. Seams must be sufficiently lapped and the sheeting weighted down to prevent moisture and damp from seeping up into the crawl space area.

Recommend the crawlspace be properly insulated and then vented in the summer and heated (with the vents closed) in the heating months.

We observed some areas that did not appear to have insulation in place.



#### 4:3 RODENT

Rodent We observed some signs of possibly previous rodent activity in the crawlspace/basement, recommend the exterior of the building be examined to find the points of entry and sealed and or have a pest control company attend.

Ongoing attention to the downspouts, gutters, the perimeter drainage system and lot grading are recommended to keep this area dry.

#### 4:5 FRAMING

Floor framing is visible and appears to be 2X8 joists in some places poor condition.

This building shows signs that a serious damp related problem has occurred, and we observed substantial structural repairs. There are many areas of this home's floor framing structure that we cannot see; we recommend a qualified contractor attend to perform a more comprehensive examination. The following areas are of particular concern.

- Rotted floor joists
- Rotted window frames

The superstructure appears to be mostly conventional wood frame construction with stud perimeter and partition walls but where the superstructure is built in, it could not be inspected.

- There appears to have been some changes made to the interior (attic bedrooms), work of this nature usually requires a permit. This structure appears to be "holding up" well over time.
- If this is of concern to you we recommend you make inquiries on whether this work was permitted or have a qualified contractor attend for evaluation.

For a comprehensive examination of the foundation and structural components of this building the reader is referred to the services of a structural engineer.

#### 4:7 INSECTS

A wood destroying insect inspection is not normally part of a building inspection however we had a preliminary look. Areas surveyed included exposed portions of the building exterior, foundation and accessible attic spaces. Visibility was limited in some locations by the structure of the building itself and stored items.

In any such examination it must be understood that no part of the building was disassembled. A number of other building components such as the interior of wall and floor assemblies also cannot be viewed. The absence of wood destroying organisms or other pests therefore cannot be confirmed.

A Wood Destroying Insect Infestation evidence was noted. ( Powder post beetle, )



## SECTION 5: ELECTRICAL

Usually, the system rating is the lowest amperage rating of the service cable, meter, main disconnect and panel.

This building has an overhead service drop  
The apparent service cable size is 200 Amps.

One meter was observed

The main disconnect reads 200 Amps.

### 5:1 MAIN SERVICE PANEL AND DISTRIBUTION

The MAIN SERVICE PANEL is a breaker system of good quality located in the kitchen.  
Voltage appears to be 120/240.

- The main panel does not have adequate clearances due to installed cabinets. recommend these be removed.

The exterior grounding connection for the electrical system was not observed.

Much of the distribution wiring is hidden in the walls, the branch wiring is copper at the service panel and at a representative number of outlets.

Aluminium wiring and knob and tube wiring were not observed.

A representative number of plugs and light switches were tested using a tester and by operating as appropriate.

We observed

- dead outlets,
- cover plates missing,
- abandoned live wires (kitchen and garage)
  
- The detached garage has an underground electrical supply of unknown materials, recommend further inspection of this installation.
  
- We recommend an electrician further inspect and correct these and any other problems for safety.

### 5:2 SMOKE ALARMS

We found one alarm. Recommend this be tested before sleeping in the building.

### 5:3 GROUND FAULT CIRCUIT INTERRUPTERS (GFCIs)

Installation of GFCIs is recommended in bathroom outlets, exterior outlets, garage outlets, near whirlpool spas, swimming pool equipment and any where damp or wet conditions persist.



## SECTION 6: PLUMBING

### 6:1 SERVICE AND WASTE PLUMBING

Visible service piping in the building is a mixture of plastic and copper. Most of the plumbing for this building was not visible due to an inaccessible crawl space.

Visible waste piping appears to be plastic

Vent piping appears to be plastic and metal in good condition where visible.

With multiple fixtures running, we tested the system by flushing toilet(s) to over stress flow and observed acceptable decrease in flow.

- A pressure reducing valve was NOT observed.
- We observed some indications of handyperson or non professional plumbing, leaks or ventilation issues may develop that were not apparent on the day of inspection.
- The kitchen sink appears to be depositing into an open grey water type system.
- We recommend a plumber attend to further evaluate this installation.

### 6:2 KITCHEN AND LAUNDRY

Please note, appliances are inspected for their service connections only.

The laundry is located in the hallway

Washer & Dryer: We were unable to observe the water and drain connections or the electrical connections. (The installed stacker unit limited visibility)

Dishwasher None

Sink disposal None

### 6:3 DOMESTIC HOT WATER

The hot water tank is electric and has a rated capacity per the label of 175 litres.

This should be sufficient for normal household use.

- A seismic restraining strap was NOT observed, recommend a strap be installed.
- The tank does have a safety pressure release valve and does NOT have a safety extension down toward floor.

Hot water was received at hot water faucets operated in random testing.

Apparent age of the unit is midlife based on the units serial # (06), general condition and copper pipe joint weathering.

Floor drains were not observed.



## **SECTION 7: HEATING**

### **7:1 ELECTRIC HEATERS**

Electric baseboard heaters throughout heat the building unit.

A representative number of units and thermostats were tested and found to be operational on the day of the inspection.

- We observed some rooms that did not have a heating source visible. This can result in cold zones and condensation issues. Recommend a permanent heating source be provided to this area.

### **7:4 AIR CONDITIONING or HEAT RECOVERY VENTILATORS**

Air conditioning or other ventilation systems were not observed.

## **SECTION 8: ATTIC AND INSULATION**

### **8:1 ATTIC SPACE**

The building is a one-and-a-half story house. Attic spaces could not be inspected. A part of this building has no accessible attic space as it has a vaulted ceiling.

### **8:5 ATTIC MOISTURE and VENTILATION**

VENTILATION in the attic is accomplished by roof and soffit vents.

- We observed some roofed areas that do not appear to be properly ventilated, recommend a contractor be brought in to further examine and correct.

- 

Poor ventilation in attics, basements and crawl spaces is a major cause of moisture damage to framing, trusses, drywall and sheathing, it is also a contributing factor in allowing heat to build up in the attic space thus shortening the life of the roof covering.

## **SECTION 9: GENERAL INTERIOR**

Visibility was obstructed somewhat from an inspection point of view by stored items thus limiting the ability of the inspector to fully evaluate the condition of the floor, wall and ceiling areas.

### **9:1 WALLS and CEILINGS**

Walls and ceilings are made of a variety of materials.

For the most part they appear recently painted and in good condition.

A small number of flaws and imperfections were noted at the time of inspection.

Imperfections include small cracks, scuffing, and other signs of wear and tear.



**9:7 FIREPLACES**

Wood stoves and solid fuel fireplaces were not observed.

The gas heater could not be tested due to a missing fuel tank. The exterior supply lines have been painted over and should be relabelled (GAS)

**9:8 STAIRS AND BALCONIES**

STAIRS AND BALCONIES throughout the building felt solid under foot

- Some stairs or steps appear to be uneven; this is a trip hazard and should be corrected for safety.
- The headroom at the top of the stairway appears to be lower than the minimum recommended.
- We observed some areas above the staircase that may require guardrails.
- The staircase has missing handrails



## SECTION 10: SUMMARY

In summary the residence is considered to be a typical example of a number of similar vintage and style homes. The following are what we consider the most important; items that were not operating as expected or should be considered or addressed.

- There are some concerns in the electrical system, recommended an electrician make these repairs.
- We found evidence of elevated moisture in the lowest level.(crawl space)
- This building shows signs that a serious damp related problem has occurred, and we observed substantial structural repairs. There are many areas of this home that we cannot see due to an inaccessible crawl space; we recommend a qualified contractor attend to perform a more comprehensive examination.
- We observed severely rotted areas in some of the windows, a more comprehensive (invasive) inspection of the damaged areas is recommended.
- We have recommended further, more detailed inspections for the following systems or components;
  - Plumbing (grey water system)
  - Perimeter drainage

Please see the respective chapter for more detailed information.

It should be pointed out that this summary is a subjective list and it may or may not reflect your priorities. Other defects and recommendations that may be of particular interest and importance to you may appear in the body of the report.

### **PLEASE READ THE ENTIRE REPORT**

Please feel free to discuss any aspect of this report with us.

Sincerely

Myles Braid RHI  
Licence# 47416  
HomeGuard Building Inspections Ltd  
250 920 8676



## SECTION 11: EXCLUSIONS AND LIMITATIONS

Some defects may have been hidden by storage or furniture at the time of the inspection, or may not reveal themselves until you have lived in the building for a while. A shower, for example, may only leak after the water has been running for ten minutes, or a basement may only let water in during certain times of the year. Often of course, there are clues to indicate previous or potential faults even though they may not actually be visible. In the absence of such evidence however, it is difficult for us to predict future problems. It is our policy to re-inspect and discuss with you, all significant problems. Please feel free to call at any time.

We do not quote prices for repairs. Some may argue that the buyer needs to know his likely costs in order to make a balanced judgment and it is precisely because of this that our policy exists. Home inspectors can usually quote a price range for any given repair. The difficulties start when both buyer and seller see the range. Inevitably the buyer chooses the high end and the seller the low end. If the range spans several thousand dollars there will always be a conflict.

It is our advice that in any case where the likely costs will exceed one thousand dollars, the parties arrange to get at least three quotes for the work. In that way, everyone will know the reality of the situation. Contractors' advice and that of the home inspector may often be in conflict. Remember that the inspector works for you. If it is his opinion that the basement leakage problems may be solved by attention to gutters and grading, you may be sure that he has your interest and the balance of your bank account in mind. The contractor called to view the same problem may suggest a fifteen thousand-dollar approach. Both will work. You must choose which remedy you prefer.

### **Is a Home Inspection an Insurance Policy?**

There may come a time that you discover something wrong with the house, and you may be upset or disappointed with your home inspection. There are some things we would like you to keep in mind.

**Intermittent Or Concealed Problems** Some problems can only be discovered by living in a house. They cannot be discovered during the few hours of a home inspection. For example, some shower stalls leak when there are people in the shower but do not leak when you simply turn on the tap. Some roof and basements only leak when specific conditions exist. Some problems will only be discovered when carpets are lifted, furniture is moved or finishes are removed.

**No Clues** These problems may have existed at the time of the inspection but there were no clues to their existence. Our inspections are based on the past performance of the house. If there are no clues of a past problem it is unfair to assume we should foresee a future problem.

**We Always Miss Some Minor Things.** Some say we are inconsistent because our report identifies some minor problems but not others. The minor problems that are identified were discovered while looking for more significant problems. We note them simply as a courtesy. The intent of the inspection is not to find the \$200 problems; it is to find the \$2000 problems. These are the things that affect people's decisions to purchase.

**Contractors Advice.** A common source of dissatisfaction with home inspections comes from comments made by contractors. Contractor's opinions often differ from ours. Don't be surprised when three roofers all say the roof needs replacement when we said that the roof would last a few more years with some minor repairs.

**Last-Man-In Theory.** While our advice represents the most prudent thing to do, many contractors are reluctant to undertake these repairs. This is because of the "Last-Man-In Theory". The contractor fears that if he is the last person to work on the roof, he will get blamed if the roof leaks, regardless of whether or not the roof leak is his fault. Consequently, he won't want to do a minor repair with high liability when he could re-roof the entire house for more money and reduce the likelihood of a call back. This is understandable.

**Most Recent Advice Is Best** There is more to the "Last-Man-In Theory". It suggests that it is human nature for homeowners to believe the last bit of "expert" advice they receive, even if it is contrary to previous advice. As home inspectors, we unfortunately find ourselves in the position of "First-Man-In" and consequently it is our advice that is often disbelieved.

**Why Didn't We See It?** Contractors may say, "I can't believe you had this house inspected and they didn't find this problem." There may be several reasons for these apparent oversights.

**Conditions during inspection.** It is difficult for homeowners to remember the circumstances in the house at the time of the inspection. Homeowners seldom remember that it was snowing, there was storage everywhere or that the furnace could not be turned on because the air conditioning was operating, et cetera. It is impossible for contractors to know what the circumstances were when the inspection was performed.

**The wisdom of hindsight.** If a problem manifests itself, it is very easy to have 20/20 hindsight. Anybody can say that the basement is wet when there is 2 inches of water on the floor. Predicting the problem is a different story.

**A long look.** If we had spent a half an hour under the sink or 45 minutes disassembling the furnace, we would find more problems too. Unfortunately the inspection would take several days and cost considerably more.

**We are generalists.** We are not specialists. The heating contractor may indeed have more heating expertise than we do. This is because we are expected to have heating expertise and plumbing expertise, structural expertise, electrical expertise, roofing expertise etc.

**An invasive look.** Problems sometimes become apparent when carpets or tiles or plaster are removed, when fixtures or cabinets are pulled out and so on. A home inspection is a visual inspection. We do not perform invasive procedures or destructive tests.

### **A Home Inspection is Not Insurance**

In conclusion, a home inspection is designed to better your odds. It is not designed to eliminate all risk. For that reason, a home inspection should not be considered an insurance policy. The premium that an insurance company would have to charge for a policy with no deductible, no limit and an indefinite policy period would be considerably more than the fee we charge. It would also not include the value added by the inspection.

