

Your Inspection Report



139 Spruce St
Toronto, ON M5A 2J5



PREPARED FOR:
TIM FORBES

INSPECTION DATE:
Wednesday, May 22, 2019

PREPARED BY:
Blaine Shular



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report

Carson, Dunlop & Associates Ltd.
120 Carlton Street, Suite 407
Toronto, ON M5A 4K2

416-964-9415
www.carsondunlop.com
inspection@carsondunlop.com



May 22, 2019

Dear Tim Forbes,

RE: Report No. 67375
139 Spruce St
Toronto, ON
M5A 2J5

Thank you for choosing us to perform your home inspection. We hope the experience met your expectations.

There are a series of coloured tabs at the top of each page of the attached report that you can click for easy navigation. Each tab takes you to a section describing each major home system (Roofing, Exterior, Structure, etc.). Blue, underlined text indicates a hyperlink. Click on the hyperlink for more information on that subject or condition. There is further reference material at the end.

A home inspection identifies the current condition of the property but cannot predict the future. Our home warranty protects you against the high cost of repair and replacement to furnaces, air conditioners, water heaters and appliances for as long as you own your home. To learn more, click on the Appendix heading at the top of any page of your report.

Please review the Home Care Plan document in the Appendix at the back of the report. Carson Dunlop clients are eligible for this unique home protection plan that picks up where the inspection leaves off.

To the potential buyer: We recommend an Onsite Review of the home to help you learn about the home and how to maintain it to protect your investment. You will receive a RecallChek report on the appliances and heating and cooling equipment. You will also become a member of the Carson Dunlop Homeowners Association. Among other benefits, you can contact us with questions anytime, for as long as you own your home. Our telephone and e-mail consulting services are available at no cost to you.

Thanks again for choosing Carson Dunlop.

Sincerely,

Blaine Shular
on behalf of
Carson, Dunlop & Associates Ltd.

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OVERVIEW

139 Spruce St, Toronto, ON May 22, 2019

Report No. 67375

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OVERVIEW

ROOFING

EXTERIOR

STRUCTURE

ELECTRICAL

HEATING

COOLING

INSULATION

PLUMBING

INTERIOR

APPENDIX

INTRODUCTION

This page is typically reserved for significant expenses that will likely occur in the short term. None were found.

The report does include important information, including some recommendations for improvements. This page must not be considered as the complete report. Please read the entire report and the appropriate text included in the provided hyperlinks.

The goal of a home inspection is to identify significant issues that would affect the average person's decision to buy a home. While looking for big issues we typically identify some minor defects along the way. We include these in the report as a courtesy, but please understand a home inspection is not a Technical Audit and does not include compiling a comprehensive list of issues. (That service is available at additional cost.)

FOR THE BUYER

This inspection report is very helpful, but it's not enough to make a decision about buying a home. A complete home inspection includes both an onsite review of the property with the home inspector and the inspection report. To book your Onsite Review, call us at 800-268-7070. Without an Onsite Review, our obligation and liability is limited to the seller.

When you move into the home you will typically identify a number of minor issues not identified in the report. That is to be expected and we suggest you allow roughly 1% of the value of the home annually for this type of maintenance and repair.

CONCLUSION

Most houses are designed to last a very long time, but many of the components are consumable. Roofs, heating systems, air conditioning systems and water heaters, for example, wear out and are replaced from time to time. A home with older systems does not mean a poor quality house.

Many elements like kitchens, bathrooms, flooring, siding, and windows are most often changed for lifestyle and decorating reasons. These discretionary home improvements are typically planned projects.

Unplanned repairs or replacements are never welcome, but are part of the 'joy of home ownership'. We encourage you to set up maintenance programs to protect your investment, reduce costs, improve comfort and efficiency, and extend life expectancy.

A WORD ABOUT WATER

Uncontrolled water is the enemy of homes. It not only damages the replaceable components, it also attacks the permanent elements of a home including wood and steel structural members, siding, trim, windows, doors, walls, floors, and ceilings. Water also promotes mould growth.

Water sources include rain, snow, surface water, ground water; leaks from plumbing and heating systems and condensation. Again, preventative maintenance is the key to protecting your investment and avoiding water damage. This includes keeping gutters and downspouts clear and leak free and discharging water well away from the building. Lot

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grading should slope slightly down away from the home to direct surface water away from the home.

Annual maintenance programs on roofs, gutters, heating and cooling systems help minimize water damage.

ASBESTOS, MOULD AND OTHER ENVIRONMENTAL ISSUES

Environmental issues are outside the scope of a home inspection. Inspectors do not identify or evaluate issues such as asbestos, mould and indoor air quality. Many building materials contain asbestos, and moisture problems may result in visible or concealed mould. An Environmental Consultant can assist with these types of issues. If you need help, call us at 416-964-9415. More information is available in the Appendix of the report.

HOME CARE PLAN

Please review the Home Care Plan document in the Appendix at the back of the report. Carson Dunlop clients are eligible for this unique home protection plan that picks up where the inspection leaves off.

NOTE: BALLPARK COSTS AND TIME FRAMES Any ballpark costs and time estimates provided are a courtesy and should not be relied on for budgeting or decision-making. Quotes from specialists should be obtained. The word 'Minor' describes any cost up to roughly \$1,000.

END OF OVERVIEW

Description

General: • Several more years of service are expected from this roof covering.

The home is considered to face : • North

Sloped roofing material: • [Asphalt shingles](#)

Observations and Recommendations

SLOPED ROOF FLASHINGS \ General

Condition: • Inspect during annual tune-up.

Task: Inspect annually

Cost: Minor

SLOPED ROOF FLASHINGS \ Skylights

Condition: • Skylight(s) - vulnerable area for leaks.

Task: Inspect annually

Cost: Minor

Inspection Methods and Limitations

Roof inspection limited/prevented by: • Eaves Protection - presence, continuity and effectiveness cannot be determined.

Roof inspection limited/prevented by: • Lack of access (too high/steep)

Inspection performed: • With binoculars from the ground

EXTERIOR

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Description

General: • The exterior has been well maintained and is in good condition.

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

Downspout discharge: • [Above grade](#)

Lot slope: • [Flat](#)

Wall surfaces and trim: • [Wood](#)

Observations and Recommendations

RECOMMENDATIONS \ Overview

Condition: • No exterior recommendations are offered as a result of this inspection.

Inspection Methods and Limitations

Inspection limited/prevented by: • Poor access under steps, deck, porch

Exterior inspected from: • Ground level

Not included as part of a building inspection: • Underground components (e.g., oil tanks, septic fields, underground drainage systems) • Fences and boundary walls • Outbuildings other than garages and carports

Description

General: • The structure has performed well, with no evidence of significant movement.

Configuration: • [Basement](#)

Foundation material: • [Brick](#)

Floor construction: • [Joists](#)

Exterior wall construction: • [Masonry](#)

Roof and ceiling framing: • Not visible

Observations and Recommendations

RECOMMENDATIONS \ Overview

Condition: • Termites - The general area is known for termites. The house has been treated for termites years ago. There is no current termite activity. Aetna Pest Control has completed yearly termite inspections. Continuing the yearly inspections is strongly recommended.

Inspection Methods and Limitations

Inspection limited/prevented by: • No access to rear of the property. • Finishes, insulation, furnishings and storage conceal structural components, preventing/restricting inspection. • Wall space - no access • Floor space - restricted / no access • The footings supporting the house are typically not visible and cannot be inspected. Only a small part of the foundation can be seen and inspected from outside the home. Finished or concealed portions of the interior of the foundation cannot be inspected.

Attic/roof space: • No access

Description

General: • The electrical system has been substantially updated.

General: • The electrical system should prove adequate for typical lifestyles.

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

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

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

Distribution panel type and location: • [Breakers](#)

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

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

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

Observations and Recommendations

General

• The electrical system has been upgraded and includes several modern safety devices, such as circuit breakers and ground fault interrupters. No visible knob and tube wire was found. All outlets tested grounded and all visible wire was grounded copper wire. As with all houses of this age, there is a possibility of some knob and tube wire that was not visible/found. If desired, an Electrician can be consulted.

Inspection Methods and Limitations

General: • A professional home inspection includes the inspection of a representative sample of wiring, lights, receptacles, etc.

Inspection limited/prevented by: • Main disconnect cover not removed - unsafe to do so.

System ground: • Quality of ground not determined

Not included as part of a building inspection: • Low voltage wiring systems and components • Testing of smoke and/or carbon monoxide alarms • Determination of the age of smoke and carbon monoxide alarms

Description

System type:

- [Furnace](#)



Furnace - 2002

Fuel/energy source: • [Gas](#)

Approximate capacity: • [110,000 BTU/hr](#)

Efficiency: • [Mid-efficiency](#)

Exhaust venting method: • [Induced draft](#)

Approximate age: • [17 years](#)

Typical life expectancy: • Furnace (conventional or mid-efficiency) 18 to 25 years

Main fuel shut off at: • Meter

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

Chimney/vent: • [Metal](#)

Observations and Recommendations

General

• The furnace is working properly and airflow was noted at all registers. It is common to feel the airflow stronger at some registers, depending on the length of the ductwork and the number of turns required to get there. Different preferences and seasons often necessitate different setups (balancing).

A service agreement that covers parts and labour (for heating and cooling equipment) is typically advised. Furnace cabinet is in good, clean condition

FIREPLACE \ General

Condition: • The fireplace, flue and chimney should be inspected and swept as needed by a WETT certified technician and any recommended repairs completed before the unit is used. (WETT - Wood Energy Technology Transfer Inc. is a non-profit training and education association)

Time: Regular maintenance

Cost: Minor

Inspection Methods and Limitations

Inspection prevented/limited by: • Chimney interiors and flues are not inspected

Safety devices: • Not tested as part of a building inspection

Heat loss calculations: • Not done as part of a building inspection

Fireplace/wood stove: • Quality of chimney draw cannot be determined

Heat exchanger: • The heat exchanger, which is the heart of the system, is not visible for the most part. This is typical of modern systems. It is normally checked during annual heating tune-ups.

Description

Air conditioning type:

- [Water cooled](#)



Water cooled

- [Ductless \(Mini split\) system](#)



Ductless (Mini split) system



Ductless (Mini split) system



Ductless (Mini split) system

Cooling capacity: • [20,000 BTU/hr](#)

Compressor approximate age:

• 5 years

Ductless system (heat pump)

Typical life expectancy: • 10 to 15 years

Observations and Recommendations

General

- The central air conditioner is a water cooled system. A ductless air conditioner (split system) has been installed to also provide cooling. The ductless system is more energy efficient.
- Air conditioning systems have a life expectancy of 10 to 15 years, if well maintained and serviced regularly. An annual maintenance contract is strongly recommended.

Inspection Methods and Limitations

Inspection limited/prevented by: • Low outdoor temperatures prevented testing in the cooling mode.

Heat gain calculations: • Not done as part of a building inspection

Not part of a home inspection: • Home inspectors cannot typically access or inspect the indoor coil

Description

Attic/roof insulation material: • Not determined • Not visible

Attic/roof ventilation: • [Roof vent](#) • [Ridge vent](#)

Wall insulation material: • Not determined • Not visible

Foundation wall insulation material: • None

Observations and Recommendations

General

• Insulation is not effective if air (and the heat that goes with it) can escape from the home. Caulking and weather-stripping help control air leakage, improving comfort while reducing energy consumption and costs. Air leakage control improvements are inexpensive and provide a high return on investment.

Inspection Methods and Limitations

Inspection prevented by no access to: • Wall space - access not gained.

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

Roof ventilation system performance: • Not evaluated

Air/vapor barrier system: • Continuity not verified

Description

Service piping into building:

- [Copper](#)



Upgraded water supply pipe

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

Main water shut off valve at the: • Basement

Water heater type: • [Conventional](#) • Tank

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

Water heater exhaust venting method: • Natural draft

Water heater tank capacity: • 189 liters/50 US gallons

Water heater approximate age: • 3 years

Water heater typical life expectancy: • 10 to 15 years

Waste and vent piping in building: • Not visible in some areas.

Waste and vent piping in building: • [Plastic](#) • [Galvanized steel](#)

Floor drain location: • Near laundry area

Backwater valve:

- Present. These valves help prevent sewer backup. Many insurance companies insist these be installed before they will offer a sewer backup endorsement, which we strongly recommend you obtain.



Backwater valve

Observations and Recommendations

General

- As per the Seller, the waste pipe under the house has been replaced out to the city sewers.
- Domestic water heaters typically last 10 to 15 years, depending on several variables including type, usage levels and water quality. Many plumbing fixtures may be expected to last 15 years or more, although faucets are often replaced every 10 years.

Inspection Methods and Limitations

Items excluded from a building inspection: • Backwater Valve - not inspected / tested

Items excluded from a building inspection: • Isolating/relief valves & main shut-off valve • Concealed plumbing • Tub/sink overflows • Water treatment equipment • The performance of floor drains or clothes washing machine drains • Landscape irrigation system

Description

General: • Interior finishes are in good repair overall.

Windows: • [Fixed](#) • [Single/double hung](#) • [Casement](#) • [Awning](#)

Exterior doors - type/material: • Hinged

Observations and Recommendations

FLOORS \ General

Condition: • Sloped

Typical for a house of this age.

Location: Second Floor

WINDOWS \ General

Condition: • Difficult to operate

Location: Second Floor Hall

STAIRS \ Handrails and guards

Condition: • [Missing](#)

Location: Basement

Task: Provide

Time: As soon as practical

Cost: Minor

BASEMENT \ Leakage

Condition: • Efflorescence noted. Common for a house of this age and foundation material. Running a dehumidifier during the summer months will help to reduce this.

Condition: • Almost every basement (and crawlspace) leaks under the right conditions. Based on a one-time visit, it's impossible to know how often or severe leaks may be. 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. Please read Section 10.0 in the Interior section of the Home Reference Book before taking any action.

To summarize, wet basement issues can be addressed in 4 steps:

1. First, ensure gutters and downspouts carry roof run-off away from the home. (relatively low cost)
2. If problems persist, slope the ground (including walks, patios and driveways) to direct water away from the home. (Low cost if done by homeowner. Higher cost if done by contractor or if driveways, patios and expensive landscaping are disturbed.)
3. If the problem is not resolved and the foundation is poured concrete, seal any leaking cracks and form-tie holes from the inside. (A typical cost is \$300 to \$600 per crack or hole.)

4. As a last resort, dampproof the exterior of the foundation, provide a drainage membrane and add/repair perimeter drainage tile. (High cost)

Inspection Methods and Limitations

Inspection limited/prevented by: • Limited access to cabinets and closets • Perimeter drainage tile around foundations is not visible.

Inspection limited/prevented by: • Storage/furnishings

Not included as part of a building inspection: • Security systems, intercoms, central vacuum systems, chimney flues, elevators, smoke detectors and carbon monoxide detectors. • Finding and identifying environmental issues such as asbestos is outside the scope of a home inspection. Asbestos may be present in many building products and materials. An Environmental Consultant can assist if this is a concern.

Not included as part of a building inspection: • Cosmetic issues

Percent of foundation not visible: • 10 %

Basement leakage: • Basement leakage frequency or severity cannot be predicted during a home inspection

END OF REPORT

IMPORTANT ADVICE FOR LOOKING AFTER YOUR HOME

Home maintenance is an important responsibility. It protects your investment, extends life expectancy and helps avoid significant expenses. This document is an integral part of the report, and will help you avoid many common problems and reduce costs.

Priority Maintenance and Home Set-Up

The **Home Set-Up and Maintenance** chapter in the Home Reference Book provides important information regarding things that are done once when moving in, as well as regular maintenance activities. Please be sure to follow these maintenance guidelines. The Home Reference Book is included under the **REFERENCE** tab in this report.

Basement/Crawlspace Leakage

Basement water leakage is the most common problem with homes. Almost every basement and crawlspace leaks under the right conditions. Good maintenance of exterior grading, gutters and downspouts is critically important. For more details, please refer to Section 10 of the **Interior** chapter of the Home Reference Book, which is in the **REFERENCE** tab in this report.

Roof - Annual Maintenance

It is important to set up an annual inspection and tune-up program to minimize the risk of leakage and maximize the life of the roof. Roof leaks may occur at any time and are most often at penetrations or changes in material. A leak does not necessarily mean the roof needs to be replaced.

Roof coverings are disposable and have to be replaced from time to time. Asphalt shingles, for example, last roughly 15 years.

Exterior - Annual Maintenance

Annual inspection of the exterior is important to ensure weather-tightness and durability of exterior components. Grading around the home should slope to drain water away from the foundation to help keep the basement dry. Painting and caulking should be well maintained. Particular attention should be paid to horizontal surfaces where water may collect. Joints, intersections, penetrations and other places where water may enter the building assembly should be checked and maintained regularly.

Washing Machine Hoses

We suggest braided steel hoses rather than rubber hoses for connecting washing machines to supply piping in the home. A ruptured hose can result in serious water damage in a short time, especially if the laundry area is in or above a finished part of the home.

Clothes Dryer Vents

We recommend that vents for clothes dryers discharge outside the home. The vent material should be smooth walled (not corrugated) metal, and the run should be as short and straight as practical. This reduces energy consumption and cost, as well as drying time for clothes. It also minimizes the risk of a lint fire inside the vent.

Lint filters in the dryer should be cleaned every time the dryer is used. There is a secondary lint trap in many condominiums. These should be cleaned regularly. There may also be a duct fan controlled by a wall switch. The fan should be ON whenever the dryer is used.

Dryer ducts should be inspected annually and cleaned as necessary to help reduce the risk of a fire, improve energy efficiency and reduce drying times.

Fireplace and Wood Stove Maintenance

Wood burning appliances and chimneys should be inspected and cleaned before you use them, and annually thereafter. We recommend that specialists with a WETT (Wood Energy Technology Transfer, Inc.) designation perform this work. Many insurance companies require a WETT inspection for a property with a wood burning device.

Smoke and Carbon Monoxide (CO) Detectors

Smoke detectors are required at every floor level of every home, including basements and crawlspaces. Even if these are present when you move into the home, we recommend replacing the detectors. We strongly recommend photoelectric smoke detectors rather than ionization type detectors. Carbon monoxide detectors should be provided adjacent to all sleeping areas.

These devices are not tested during a home inspection. Detectors should be tested every 6 months, and replaced every 10 years. Batteries for smoke and carbon monoxide detectors should be replaced annually. If unsure of the age of a smoke detector, it should be replaced.

Garage Door Operators

The auto reverse mechanism on your garage door opener should be tested monthly. The door should also reverse when it meets reasonable resistance, or if the 'photo eye' beam is broken.

Electrical System – Label the Panel

Each circuit in the electrical panel should be labelled to indicate what it controls. This improves both safety and convenience. Where the panel is already labelled, the labelling should be verified as correct. Do not rely on existing labelling.

Ground Fault Interrupters and Arc Fault Circuit Interrupters

These should be tested monthly using the test buttons on the receptacles or on the breakers in the electrical panel.

Heating and Cooling System – Annual Maintenance

Set up an annual maintenance agreement that covers parts and labour for all heating and cooling equipment. This includes gas fireplaces and heaters, as well as furnaces, boilers and air conditioners. Include humidifiers and electronic air cleaners in the service agreement. Arrange the first visit as soon as possible after taking possession.

Check filters for furnaces and air conditioners monthly and change or clean as needed. Duct systems have to be balanced to maximize comfort and efficiency, and to minimize operating costs. Adjust the balancing for heating and cooling seasons, respectively.

For hot water systems, balancing should be done by a specialist to due to the risk of leakage at radiator valves. These valves are not operated during a home inspection.

Bathtub and Shower Maintenance

Caulking and grout in bathtubs and showers should be checked every 6 months, and improved as necessary to prevent leakage and water damage behind walls and below floors.

Water Heaters

All water heaters should be flushed by a specialist every year to maximize performance and life expectancy. This is even more critical on tankless water heaters.



HOME CARE PLAN



PROTECT YOUR HOME

As a Carson Dunlop client, you are eligible for an exclusive insurance program that provides **ongoing protection** against expensive breakdowns.

Get **\$25,000 in coverage** for **only \$27/month**

What's Covered

- ✓ Furnace or boiler
- ✓ Air-conditioner or heat pump
- ✓ Space heaters – installed
- ✓ Electric baseboards heaters – installed
- ✓ Water heater (owned)
- ✓ Range
- ✓ Oven
- ✓ Cooktop
- ✓ Emergency plumbing repairs
- ✓ Refrigerator
- ✓ Dishwasher
- ✓ Clothes washer
- ✓ Clothes dryer
- ✓ Whirlpool bath
- ✓ Garage door opener
- ✓ Central vacuum system
- ✓ Sump pump
- ✓ Electrical system coverage

GETTING STARTED

Sign up now! Peace of mind is one click away – homecareplan.ca



LOCAL: 416-964-9415
TOLL-FREE: 800-268-7070



EMAIL: INSPECTION@CARSONDUNLOP.COM



120 CARLTON STREET, SUITE 407 TORONTO, ONTARIO, M5A 4K2

Visit homecareplan.ca



Turn over for coverage details.

Home Inspection



HOME CARE PLAN COVERAGE



Please refer to the Home Care Plan policy wording for complete [terms and conditions](#).

- Protects your home from sudden and unforeseen mechanical breakdowns of your heating and cooling systems, major home appliances and plumbing and electrical systems. Repair or replacement is paid for when covered items break.
- Home must have been inspected by Carson Dunlop within the last 12 months, must be owner-occupied for more than six months/year (no rentals, businesses or cottages) and must be less than 10,000 ft.²
- Claims are very simple - just one number to call. You don't need to find a contractor or repair person.
- There is a \$50 deductible for each claim.
- Only \$27/month (\$324/yr) for \$25,000 worth of coverage per year.

HEATING & COOLING

Covered:

- ✓ Furnace, boiler, heat pump
- ✓ Air conditioner
- ✓ Water heater (if owned)

Not Covered:

- Driveway heating systems, steam boilers
- Heating systems 20+ years old
- Air conditioning systems 15+ years old

Sub-limits:

\$5,000/year on geothermal heating systems
\$1,000/year for in-floor heating

APPLIANCES

Covered:

- ✓ Kitchen refrigerator
- ✓ Range, oven and cooktop
- ✓ Dishwasher, clothes washer & dryer

Not Covered:

- Ice makers, ice crushers and beverage dispensers on refrigerators
- Clogged drains on dishwashers and clothes washers; clogged clothes dryer vents
- Appliances 10 years old or more
- All the small parts - lights, displays, clocks, dials, knobs, racks, doors, hinges, shelves, drawers, rollers, baskets, feet, filters, screens, soap dispensers, etc.

WHIRLPOOL BATHTUB

Covered:

- ✓ Air pumps
- ✓ Drains, water pump and motor
- ✓ Accessible controls and plumbing lines

Not Covered:

- Shell, caulking and grout, jets
- Problems due to scale, rust or mineral deposits, getting access to parts or piping, etc.

EMERGENCY PLUMBING

Covered:

- ✓ Blockage
- ✓ Clogged traps below fixtures
- ✓ Leak or breakage of supply and waste piping

Not Covered:

- Plumbing fixtures, including taps, faucets, shower or tub controls and toilets

ELECTRICAL SYSTEM

Covered:

- ✓ Breakers and panels
- ✓ Fuse boxes, electrical switches & receptacles
- ✓ Circuits (wiring) including repair of short-circuits

GARAGES

Covered:

- ✓ Garage door openers

Not Covered:

- Batteries, garage door
- Lights, transmitters, damage caused by door malfunction

SUMP PUMPS

Covered:

- ✓ Sump pumps

Not Covered:

- Backup power, portable units
- Units outdoors or in a crawlspace

CENTRAL VACUUM

Covered:

- ✓ Central vacuum system

Not Covered:

- Hoses, handles, knobs, panels, etc.

OTHER LIMITS

- ✓ \$2,500 for sewer mains
- ✓ \$1,000 for septic fields
- ✓ \$500 for cosmetic repairs to walls and ceilings as a result of repair work

- **Claim Payments:** The policy covers the cost to repair defects. If parts are not available or the cost of repair is more than the cost of the fair market value of the unit, the policy will pay you the fair market value of a new component or appliance.

Please refer to the Home Care Plan policy [terms and conditions](#) for additional important details.

Visit homecareplan.ca



CARSON DUNLOP HOMEOWNERS' ASSOCIATION

As a Carson Dunlop client, you receive complimentary membership in the Carson Dunlop Homeowners Association. We partner with reputable companies to bring you exceptional value and group discounts. Carson Dunlop receives no revenue from these partners.

You are eligible to receive:



The Home Care Plan

Protect yourself against expensive breakdowns with a unique insurance plan available only to Carson Dunlop clients.

<https://www.carsondunlop.com/inspection/services/home-care-plan/>



\$200 in Free Home Repair and Maintenance from Setter Home Services

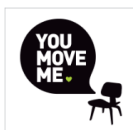
(where available)

<https://invite.setter.com/carsondunlop>



\$200 in Free Heating or Cooling Tune-Up from AtlasCare

To redeem, please call **416-626-1785** and ask for the Carson Dunlop promo.



\$100 Gift Card from You Move Me (Moving Company)

<https://www.youmoveme.com/ca/save-100-off-moving-services>



\$70 Gift Card from 1-800-GOT-JUNK?

https://www.1800gotjunk.com/ca_en/carson-dunlop



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TD Insurance Home and Auto

Get preferred pricing on home and auto insurance from TD Insurance.

<https://www.tdinsurance.com/group/CARSON>

Questions? Call us at 800-268-7070

This is a copy of our home inspection contract and outlines the terms, limitations and conditions of the home inspection

THIS CONTRACT LIMITS THE LIABILITY OF THE HOME INSPECTION COMPANY.

PLEASE READ CAREFULLY BEFORE SIGNING.

The term Home Inspector in this document means the Home Inspector and the Home Inspection Company. The inspection is performed in accordance with the **STANDARDS OF PRACTICE** of the Ontario Association of Home Inspectors. To review the **STANDARDS OF PRACTICE**, click <http://www.oahi.com/download.php?id=138>.

The Home Inspector's report is an opinion of the present condition of the property, based on a visual examination of the readily accessible features of the building. For more information on what a home inspection includes, click <http://www.carsondunlop.com/home-inspection-services/home-inspection-what-to-expect/>.

In addition to the limitations in the STANDARDS, the Inspection of this property is subject to Limitations and Conditions set out in this Agreement.

LIMITATIONS AND CONDITIONS OF THE HOME INSPECTION

The focus of the inspection is on major issues that may affect a reasonable person's decision to buy a home.

A Home Inspector is a generalist, rather than a specialist. The home inspection is a non-invasive performance review, rather than a design review. Home Inspectors do not perform calculations to determine whether mechanical, electrical and structural systems for example, are properly sized.

1) THE INSPECTION IS NOT TECHNICALLY EXHAUSTIVE.

The Inspection is a sampling exercise and is not technically exhaustive. The focus is on major issues, and while looking for major issues, we typically come across some smaller issues. These are included in the report as a courtesy, but it should be understood that not all issues will be identified.

Establishing the significance of an issue may be beyond the scope of the inspection. Further evaluation by a specialist may be required.

A Technical Audit is a more in-depth, technically exhaustive inspection of the home that provides more information than a Home Inspection. We have both services available. By accepting this agreement, you acknowledge that you have chosen a Home Inspection instead of a Technical Audit.

You also acknowledge that you have been offered and have declined a thermal imaging inspection to help identify hidden water problems.

If you are concerned about any conditions noted in the Home Inspection Report, we strongly recommend that you consult a qualified specialist to provide a more detailed analysis.

2) THE INSPECTION IS AN OPINION OF THE PRESENT CONDITION OF THE VISIBLE COMPONENTS.

A Home Inspection does not include identifying defects that are hidden behind walls, floors or ceilings. This includes inaccessible elements such as wiring, heating, cooling, structure, plumbing and insulation.

Some intermittent problems may not be detectable on a Home Inspection because they only happen under certain circumstances. For example, your Home Inspector may not discover leaks that occur only during certain weather conditions or when a specific tap or appliance is being used in everyday life.

Home Inspectors will not find conditions that are concealed by finishes, storage or furnishings. Inspectors do not remove wall coverings (including wallpaper), lift flooring (including carpet) or move storage or furniture.

3) THIS IS NOT A CODE-COMPLIANCE INSPECTION

Home Inspectors do NOT determine whether or not any aspect of the property complies with past or present codes (such as building codes, electrical codes, fuel codes, fire codes, etc.), regulations, laws, by-laws, ordinances or other regulatory requirements. Codes change regularly, and most homes will not comply with current codes.

4) THE INSPECTION DOES NOT INCLUDE HAZARDOUS MATERIALS.

This includes building materials that are now suspected of posing a risk to health such as phenol-formaldehyde and urea-formaldehyde based insulation, fiberglass insulation and vermiculite insulation. Inspectors do NOT identify asbestos in roofing, siding, wall, ceiling or floor finishes, insulation or fireproofing. Inspectors do NOT look for lead or other toxic metals in such things as pipes, paint or window coverings. Health scientists can help in these areas.

The Inspection does not deal with environmental hazards such as the past use of insecticides, fungicides, herbicides or pesticides. Home Inspectors do NOT look for, or comment on, the past use of chemical termite treatments in or around the property.

5) WE DO NOT COMMENT ON THE QUALITY OF AIR IN A BUILDING.

The Inspector does not determine if there are irritants, pollutants, contaminants, or toxic materials in or around the building.

The Inspection does not include spores, fungus, mould or mildew. You should note that whenever there is water damage noted in the report, there is a possibility that mould or mildew may be present, unseen behind a wall, floor or ceiling.

If anyone in your home suffers from allergies or heightened sensitivity to quality of air, we strongly recommend that you consult a qualified Environmental Consultant who can test for toxic materials, mould and allergens at additional cost.

6) WE DON'T LOOK FOR BURIED TANKS.

Home Inspectors do not look for fuel oil, septic or gasoline tanks that may be buried on the property. If there are fuel oil or other storage tanks on the property, you may be responsible for their removal and the safe disposal of any contaminated soil. If you suspect there is a buried tank, we strongly recommend that you retain a qualified Environmental Consultant to investigate.

7) CANCELLATION FEE

If the inspection is cancelled within 24 hours of the appointment time, a cancellation fee of 50% of the fee will apply.

8) REPORT IS FOR OUR CLIENT ONLY.

The inspection report is for the exclusive use of the client named herein. The client may provide the report to prospective buyers, at their own discretion. Potential buyers are required to obtain their own Onsite Review with Carson Dunlop if they intend to rely on this report. Carson Dunlop will not be responsible for the use of or reliance upon this Report by any third party without an Onsite Review.

9) NOT A GUARANTEE, WARRANTY OR INSURANCE POLICY.

The inspection and report are not a guarantee, warranty or an insurance policy with regard to the fitness of the property. A home warranty is available. A Home Care Plan is available providing ongoing protection against breakdown of equipment and appliances. For more information, visit sellers www.carsondunlop.com/inspection/certified-home/

10) TIME TO INVESTIGATE

We will have no liability for any claim or complaint if conditions have been disturbed, altered, repaired, replaced or otherwise changed before we have had a reasonable period of time to investigate.

11) LIMIT OF LIABILITY

THE LIABILITY OF THE HOME INSPECTOR AND THE HOME INSPECTION COMPANY ARISING OUT OF THIS INSPECTION AND REPORT, FOR ANY CAUSE OF ACTION WHATSOEVER, WHETHER IN CONTRACT OR IN NEGLIGENCE, IS LIMITED TO A REFUND OF THE FEES THAT YOU HAVE BEEN CHARGED FOR THIS INSPECTION OR \$1,000, WHICHEVER IS GREATER.

12) TIME PERIOD

The Client acknowledges and agrees that the timeframe for commencement of legal proceedings by the Client against the Inspector for damages suffered by the Client as a result of alleged errors, omissions, breaches of contract and/or negligence by the Inspector shall not be later than two (2) years from the date of the inspection.

13) LEGAL ADVICE

The Client has had such legal advice as the Client desires in relation to the effect of this Contract on the Client's legal rights.

14) CLIENT'S AGREEMENT

The Client understands and agrees to be bound by each and every provision of this contract. The Client has the authority to bind any other family members or other interested parties to this Contract.