

Is my property report a guarantee, a warranty, or insurance?

NO! Your property report IS NOT a guarantee that things won't break down or otherwise become problematic during escrow or at any time after the inspection took place. In many cases, people continued to live in and use the property on a daily basis for many days after the inspection, sometimes as long as several months when rent-back situations are involved. And for vacant residences, well, there wasn't anyone around to take care of things, so things deteriorated and fell apart. Things fall apart just as much from non-use as they do from daily use or from excessive use. I don't know if there was a "haunted house" in your neighborhood when you were growing up, but those haunted houses typically were vacant and were deteriorating due to lack of maintenance and lack of care. So beware of conditions that might have been caused by the sellers during their move-out parties or because they simply believed that they didn't have to take care of things anymore since they were under contract with you to sell you the property. Sellers many times wrongly believe that they don't have to take care of things once they are in escrow with you. Pay special attention during your final walk-through and look for damage that was not visible or was not present at the time of the inspection. Consult with your Realtor now to determine your options for protecting your financial interest in the property, particularly if it has been vacant for any period of time. [Click here](#) for more information about vacant properties.

Your property inspection report also IS NOT a warranty on anything. After all, the manufacturers and home builders typically only provide a one-year warranty on things that are brand new. So how could I possibly provide a warranty on something that usually is many years old, that I looked at for only a few minutes, and for which I used the operator controls to simply turn it on and off? I don't.

Additionally, your inspection report IS NOT insurance of any kind whatsoever because I am not licensed in the State of California as an insurance provider. Providing insurance without a State of California insurance license could result in severe civil and criminal penalties.

Your property inspection report is simply a documentation of the conditions of the property that existed AT THE TIME OF THE INSPECTION. It is a snapshot in time, and any implication that the report is or might be a guarantee, a warranty, or insurance of any kind on your property and its systems and components is expressly denied by me right here. Therefore, I shall not pay for repairs or replacement of items or components just because they broke down or are causing problems after the inspection. That's part of home ownership.

So probably the best thing you can do is to make sure that you get a good insurance policy covering everything about your house (roof, walls, foundation, plumbing, electricity, etc.) and everything in your house (dishwasher, heating and cooling system, etc.). Many sellers provide such a policy for their buyers, but note that sellers are inclined to buy the least expensive policy they can find, with high deductibles and lots of exclusions. I personally believe that insurance definitely is one of those industries where you get what you pay for. So read your policy carefully and take immediate action if the policy is not acceptable to you.

If you have problems after you close escrow and move in, and your insurance company denies your claim for whatever reason, please contact me. That initial denial is not the final word on the matter. I've worked with many of my Clients battling insurance companies, and my success ratio right now is 100%

If you have any questions about anything, simply [contact me](#).

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San Diego, California

619.341.0173

RusselRayPC@aol.com



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