**Top 5 Claims Against Home Inspectors**

**What's a Claim?**  
The InspectorPro Program defines a claim as any demand for money or insurance by an insured person. That demand doesn't need to be formal or written. It can be as simple as a phone call.

**Tips**  
Note any areas that look stained or swollen. Pay special attention to basements and attics as they are common places for water intrusion to start. Consider using an infrared camera to expose leaky pipes before they've left their mark on the walls and walls. And don't forget to look for signs of water intrusion outside of the house, too.

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**Water Damage**

The typical roof leaks from 20 to 30 years, depending on the material, before it needs to be replaced. However, it's common for roofs to require regular maintenance, particularly after bad weather. Some professionals recommend doing a roof inspection once every two years to look for signs of needed maintenance. However, many homeowners aren't proactive in repairing their roofs only after a large problem, such as an actual roof leak. First, most roof claims involve water damage, making water damage the top two most common claims.

**Example**  
Your client's roof starts leaking after the first storm of the season.

**Why it's common**

Especially on roofs, even small foundation issues can lead to water damage. For example, uneven floors, doors and windows that struggle to open or lock, and cracks in the foundation are allowing the gas from the soil to seep through. Be sure to set clear expectations with your clients so they know what is and isn't covered.

**Tips**  
Make sure to set clear expectations in your inspection agreement and report, particularly if you're not certified for mold and have excluded mold in your agreement, it's common to receive a demand to identify mold in your report. Instead, recommend they get an environmental evaluation.

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**Plumbing**

Not to be confused with septic, sewer, and waste issues, plumbing problems arise from drainage leaks and installation defects. With the housing market replacement costing several thousands of dollars and needing immediate attention, it's no wonder why inspectors are often asked to foot the bill. Why it's common

Homewoners that don't maintain their pipes and potential water entry points will run into trouble at both leak and even break with age. Even little things like sprinklers orng the building and recent construction can let water in and damage the property.

**Example**  
While washing dishes, your client ran the faucet. As they did, water began to run into their neighbor’s basement.

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**Foundation**

The typical foundation has a life expectancy of 50 or more years, but that’s not to say it will last that long. Why it's common

Our client's kitchen floor slopes toward the backyard door, which your client is no longer able to latch.

**Example**  
Your client's roof starts leaking after the first storm of the season.

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**Mold**

Every home has some mold and mold spores and it's up to the homeowner to control moisture to prevent additional mold growth. Each instance of mold can be hard to spot, and it's common for buyers, sellers, and even home inspectors to misidentify the pipes in their home. Why it's common

Your client's mold claim centers around the wood floors where the previous owner's potted plant used to be.

**Example**  
Shortly after moving in, your client finds water damage the top two most common claims.

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**Roof**

The typical roof lasts from 20 to 30 years, depending on the material, before it needs to be replaced. Why it's common

While washing dishes, your client ran the faucet. As they did, water began to run into their neighbor’s basement.

**Example**  
While washing dishes, your client ran the faucet. As they did, water began to run into their neighbor’s basement.

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**REPORT**  
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**MOLD**

5. https://www.insider.com/5-most-common-allegations-against-home-inspectors/