WARRIOR INSPECTION NETWORK, LLC

# Terms of Service

Version 2.0 - Effective September 7, 2026. Supersedes Version 1.4 dated September 3, 2026. Also at warriorinspectionnetwork.com/terms and in the App.

## How These Terms Are Organized

These Terms of Service (the "Terms") are between Warrior Inspection Network, LLC, a Florida limited liability company ("Warrior Inspection Network," the "Company," "we," or "us"), and you. The Company operates inspection-report software for licensed Florida inspectors (the "App"), a marketplace through which homeowners and their agents book insurance inspections performed by independent licensed inspectors (the "Marketplace"), and a public website with a free property lookup (the "Website").

Because different people use these services in different ways, these Terms are organized in three Parts. Each Part states who it applies to, and each Part is presented for acceptance to the people it governs.

Part One (Sections 1 through 14) is the Software and Platform Terms. It applies to inspectors, inspection businesses, and their team members who use the App to look up properties and to prepare, certify, and deliver inspection reports. It is presented for acceptance when an inspector account is created.

Part Two (Sections 15 through 27) is the Marketplace Booking Terms. It applies to homeowners and other property owners who book an inspection through the Marketplace, and to real estate agents, insurance agents, and insurance agencies who book on a client's behalf or are named to receive a report. It is presented for acceptance, on its own, at checkout before payment, and to agents when an agent account is created. A homeowner is never asked to accept Part One.

Part Three (Sections 28 through 30) is the Website and Free Lookup Terms. It applies to everyone who visits the Website or uses the free property lookup, whether or not they have an account or a booking.

Where a person is covered by more than one Part, each Part governs its own subject. Part One governs the software. If you also claim inspection jobs from the Marketplace as an inspector, the separate Independent Contractor Inspector Agreement governs that work, including job claiming, the inspector's share of the booking fee and its payout, and ranking; nothing in these Terms changes that agreement. Our Privacy Policy, which is a separate document, describes how we handle personal information.

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## PART ONE. SOFTWARE AND PLATFORM TERMS

Part One applies to you if you create an inspector account, hold a seat on an inspection business's account, or otherwise use the App to look up properties or to prepare, certify, or deliver inspection reports. You accept Part One by clicking the acceptance control when you create your account or when a new version is presented to you in the App. The App records which version you accepted and when.

## 1. Eligibility and Accounts

You hold a license that authorizes the reports you intend to produce, or you are an authorized member of an inspection business that holds the required licensing. For a wind mitigation report, that means you are an authorized mitigation inspector within the meaning of section 627.711(2)(a), Florida Statutes: a home inspector licensed under section 468.8314 who has completed the hurricane mitigation training and proficiency examination that section requires; a building code inspector certified under section 468.607; a general, building, or residential contractor licensed under section 489.111; a professional engineer licensed under section 471.015; a professional architect licensed under section 481.213; or another individual or entity an insurer recognizes as qualified to complete the uniform mitigation verification form. For other report types, you hold the license or certification described in Section 5.1. You provide accurate account information and keep it current, including your license number and its status.

A team account may include support staff who are not licensed inspectors. A support seat can help with scheduling, records, and administration. It cannot open, complete, or certify a report.

If you are a home inspector, you maintain the commercial general liability insurance policy in an amount of not less than $300,000 that section 468.8322, Florida Statutes, requires, and you maintain any other coverage your license requires. We may ask you to upload a current certificate of insurance and to replace it when it expires.

You are responsible for everything done under your account. Keep your password secure and do not share your login with anyone. Each inspector needs his or her own seat.

You must be able to certify the reports you produce. The App is a tool. It does not hold, and does not substitute for, your license.

## 2. License to Use the App

We grant you a limited, non-exclusive, non-transferable, revocable license to use the App to prepare and deliver genuine inspection reports for real properties you are engaged to inspect, for as long as your account is in good standing and you hold an active subscription, an unused report credit, or an open free trial. All other rights are reserved.

You may not copy, resell, sublicense, rent, or provide the App as a service to others, or let a non-subscriber inspect under your seat. You may not reverse-engineer, scrape, or attempt to extract the App's source code, its dataset, or its metering. You may not access the App to build, train, improve, or benchmark a competing product or service.

## 3. Subscriptions, Credits, and Billing

### 3.1 How a report credit is used

The App draws on paid county, permit, and property data every time you open a property. Because that lookup is the metered service, one report credit is used when you start a report and the App pulls a property's data, whether or not you go on to finish the report. Re-opening the same address within 30 days does not use another credit. Credits are not consumed by editing or delivering a report you have already started.

Credits and the Insurance tier cover six report types: wind mitigation, 4-point (including the manufactured-home 4-point), roof certification, and the wood-destroying-organism and radon reports, the last two of which additionally require the separate professional credential described in Section 5.1. Every other report type requires the Everything subscription: the full home inspection, the 11-month warranty and pre-listing inspections, new-construction phase inspections, storm-damage documentation, the commercial property condition assessment, and the mold and asbestos reports (the last two also credential-gated under Section 5.1). Jobs you claim through the Marketplace never use a credit.

### 3.2 Plans

| Plan | What you get | Billing |
|---|---|---|
| Free trial | 14 days to try the report tools, including full home inspections, before you subscribe. | No charge |

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|---|---|---|
| Pay as you go | Buy report credits one at a time. Credits open the six insurance report types listed in Section 3.1, and nothing else. | Per credit |
| Bundle | A pack of prepaid credits at a lower per-report price. Bundle credits do not expire. | Prepaid |
| Insurance Monthly | Unlimited use of the six insurance report types (wind mitigation, 4-point including manufactured home, roof certification, wood-destroying organism, and radon). No other report type. | Monthly |
| Everything Monthly | Every report type the App supports, currently fourteen, including full home inspections, commercial property condition assessments, and the specialty reports. | Monthly |
| Insurance Annual | The Insurance tier, paid once a year at a lower price than twelve months. Same coverage, same fair use (counted each month). | Yearly, paid in full up front |
| Everything Annual | The Everything tier, paid once a year at a lower price than twelve months. Same coverage, same fair use (counted each month). | Yearly, paid in full up front |
| Team seats | Additional inspector seats on an owner's plan, managed by that account owner. Office seats, for staff who schedule and dispatch but never deliver a report, are free. | Per inspector seat: monthly on a monthly plan, yearly on an annual plan |

The two subscription tiers differ in what they cover, not only in price. The Insurance tier does not open a full home inspection; the Everything tier does. The App tells you which plan a report type requires before you start it.

Current prices, credit counts, and bundle sizes are shown in the App at the time of purchase. They may change on a going-forward basis with at least 30 days' notice. A price change never applies to credits you have already bought, and never applies to a subscription term you have already paid for.

A free trial lasts 14 days. Whether the trial converts to a paid plan at its end, and if so on what date and at what price, is shown to you before you start the trial and again in the App during the trial. We do not charge you for a plan you did not select.

### 3.3 Renewal, cancellation, and expiry

Monthly plans renew automatically each month, and annual plans renew automatically each year, until you cancel. You may cancel at any time from your account settings in the App, which is the same way you subscribed, and we will confirm the cancellation by email. Cancelling stops future renewals. It does not by itself refund what you have already paid.

Annual plans are a fixed twelve-month term. The following notice is shown to you at the point of purchase and is part of these Terms: "Billed for the full year up front. Not refunded for unused months; if you cancel, you keep access through the end of the year you paid for." If you cancel an annual plan, your access, and the access of any annual team seats on your plan, continues through the end of the year you paid for, and the plan does not renew. The unused months are not refunded.

Before an annual plan renews, we will send a notice to the email address on your account no less than 30 and no more than 60 days before the last day on which you can cancel to avoid the renewal charge. The notice will state that the plan will renew unless you cancel, the renewal term and price, and how to cancel. Once a year we will also remind every subscriber on an automatically renewing plan what the plan is, what it costs, how often it is charged, and how to cancel. If we fail to send a renewal notice for an annual plan, the renewal charge for that term is refundable on request.

Prepaid credits and bundles are consumed as described in Section 3.1. Bundle credits do not expire.

A credit is normally spent once the lookup runs. But if the report never happened, because the job was cancelled, you could not get access, it was the wrong property, or it duplicated another report, you can void it and we put the credit back. That is limited to three refunded voids in any rolling 30-day period, because each one also clears the county data we paid for. Voiding a report you simply finished another way does not refund the credit.

Apart from the credit restoration described above, the refunds described in this Section 3.3 and in Sections 14.1 and 14.4, and anything the law requires, fees already paid are not refundable.

You are responsible for applicable taxes, other than taxes on the Company's own income. Payments are handled by our third-party payment processor, currently Stripe, subject to its timing, and you authorize your payment method to be charged for recurring fees, overages under Section 3.4, and taxes you owe under these Terms.

If you dispute a charge, use the void process above or contact us first at billing@warriorinspectionnetwork.com. Starting a card chargeback on a charge that was properly metered and disclosed is grounds for suspension, and a properly incurred amount remains due while a dispute is open.

### 3.4 Fair use on the subscription tiers

Both subscription tiers, monthly and annual, are sold as unlimited for one inspector's real workload, with a published fair-use threshold of 100 reports per calendar month. Past that we may charge $2 per additional report. We count against this threshold and show you where you stand; we do not cut off a report you are in the middle of. The threshold exists to separate ordinary inspection work from the bulk-extraction uses prohibited by Section 4, not to ration normal use.

Two things follow from that, so nobody is surprised by a bill. Opening a report after you have passed the 100-report threshold, with the App showing you where you stand, is what authorizes the overage charge for it; there is no separate approval step. And the overage rate is not an unlimited allowance: past 250 reports in a calendar month we may require a custom plan or decline further lookups, because volume at that level is no longer one inspector's workload.

## 4. Acceptable Use of Property Data

The property, owner, and permit information the App returns is licensed to you for one purpose: performing genuine inspections you are engaged to perform. This is the core of the bargain.

You may not bulk-extract, scrape, harvest, warehouse, resell, sublicense, or redistribute the county, permit, or property data obtained through the App. You may not use the App as a free public-records or skip-tracing lookup divorced from real inspection work. You may not use automated or scripted access, share results outside the App except in a report you deliver to that property's client, or attempt to bypass credit metering or rate limits.

Lookups are tied to your account and are monitored for abuse. Patterns consistent with data mining rather than inspection work may result in throttling, suspension, or termination.

Fair use on a subscription (Section 3.4) means volume consistent with one inspector's real inspection workload. It is not a license to pull unlimited records for resale, aggregation, lead generation, or a competing service.

### 4.1 Third-party services and data sources

The App depends on third-party data sources, government websites and registries, mapping providers, cloud infrastructure, payment processors, and email and text-messaging providers. The Company does not control them and cannot guarantee their availability, accuracy, completeness, or continuity. Any of them may change, restrict, or discontinue a service or dataset without notice to the Company, and the Company may change the App's data sources or methods when reasonably necessary to keep the service working.

Information the App shows from a third-party source remains subject to that source's own terms and limits, and you are responsible for complying with any that are disclosed to you. The Company is not responsible for errors, omissions, delays, or outages that originate with a third-party service, except to the extent they are caused by the Company's own breach of these Terms or of the law.

## 5. Report Accuracy and Data Integrity

Every report must be completed truthfully. What you record as observed must reflect what you actually observed, and information taken from records, documents, clients, or measurements must be entered accurately and verified where the law, the form, or professional standards require it.

Where the App pre-fills or suggests an answer from county or third-party data, you are solely responsible for independently verifying it before accepting it onto a report. Accepting a suggestion does not shift responsibility for its accuracy to the Company.

You may not submit, alter, fabricate, or backdate any report, signature, photograph, metadata, or field data to misrepresent the date, time, location, inspector, property, or condition observed.

Required inspection photographs must be taken by the certifying inspector, or another person legally authorized to take them, at the subject property during that inspection, and must accurately show the condition being reported.

Where the App reads a photograph's EXIF or other embedded metadata, including GPS coordinates and the time the picture was taken, it does so for one purpose: to check that the photograph is consistent with having been taken at the property on the inspection date. That is a technical consistency check only. It does not establish who physically took the photograph, that it has not been edited, that it accurately depicts a condition, or that you met every professional or legal requirement. Our Privacy Policy describes how photo metadata is handled, and how to have location coordinates removed from a photograph on request.

You acknowledge that knowingly providing or uttering a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which you are not entitled is a misdemeanor of the first degree under section 627.711(8), Florida Statutes. You further acknowledge that section 627.711(3), Florida Statutes, requires a person who signs a mitigation verification form to inspect the structures referenced by the form personally, not through employees or other persons, subject to the exception permitting licensees under sections 471.015 and 489.111 to authorize a qualified direct employee who is not an independent contractor. Liability for the accuracy of a signed certification, and for compliance with the inspection requirements, rests with you as the certifying inspector, not with the Company.

### 5.1 Report types that require your own separate license

Some report types the App supports are governed by a license entirely separate from the Florida home inspector license: a wood-destroying-organism report (pest control licensure by the Florida Department of Agriculture and Consumer Services under Chapter 482, Florida Statutes), a radon measurement report (certification by the Florida Department of Health under section 404.056, Florida Statutes, and Chapter 64E-5, Florida Administrative Code), a mold assessment (mold assessor licensure by the Department of Business and Professional Regulation under Part XVI of Chapter 468, Florida Statutes), and an asbestos survey (asbestos consultant licensure under Chapter 469, Florida Statutes). There is no bridge from a home inspector license to any of them.

By creating one of these reports you represent that you personally hold the license or certification that report type requires, that it is current, and that you are acting within its scope.

Where the App checks a credential against a state registry, that check is a convenience, not a legal determination. A registry can be out of date, and a match on name or number is not proof of licensure. The obligation to know your own licensing status is yours.

The App may refuse to open a report type when it cannot confirm the matching credential. That refusal is a product safeguard, not legal advice, and the absence of a refusal is not permission.

### 5.2 Informational estimates are not quotes

The App may show illustrative figures drawn from published state material, for example the windstorm mitigation credit percentages published by the Florida Office of Insurance Regulation. These describe what a completed form supports under a public table. They are not an insurance quote, a promise of any discount or premium, or a prediction of what any carrier will do. Carriers price policies and decide acceptance; some file their own actuarial studies and use different numbers. Nothing in the App is insurance advice, and the Company is not an insurance agent, adjuster, or broker.

### 5.3 No referral compensation to insurance agents or to real estate brokers and agents

Section 627.711(6), Florida Statutes, prohibits an authorized mitigation inspector from directly or indirectly offering or delivering any compensation, inducement, or reward to an insurance agency, insurance agent, customer representative, or agency employee for the referral of the owner of an inspected property, and prohibits those persons from accepting it. Section 468.8319(1)(h), Florida Statutes, separately prohibits any person from offering or delivering any compensation, inducement, or reward to any real estate broker or agent for the referral of the owner of an inspected property to the inspector or the inspection company, and section 468.8319(2) makes a violation a misdemeanor of the first degree. The Company does not pay, and will not pay, any compensation, inducement, or reward of any kind to an insurance agency, insurance agent, customer representative, or agency employee, or to a real estate broker or agent, for referring a property owner to the Company, to the Marketplace, or to any inspector, or for booking an inspection on a property owner's behalf, whether from the Company's own share of a booking fee or from any other source. You agree that you will not offer, pay, or deliver any such compensation, inducement, or reward, directly or indirectly, and that you will not use the App, the Marketplace, or any Company feature to do so. Every booking arranged through the Marketplace by an insurance agent, insurance agency, or real estate agent is uncompensated on the agent's side, and each Agent agrees in Section 22 not to accept compensation for it from anyone.

### 5.4 Pre-Inspection Agreements generated through the App

The App can generate a Pre-Inspection Agreement between you and your client, in your name, and present it to your client for electronic signature. That agreement is yours. The Company is not a party to it, does not review it, and does not provide legal advice about it. The default agreement text the App offers is a form for your convenience; you are responsible for deciding whether it is suitable for your practice, your license, and your insurance coverage, and for having it reviewed by your own attorney or your insurance carrier.

If you substitute your own agreement text for the default, you are solely responsible for that text, including any limitation of liability, and for any statement of law it contains. By saving custom text you confirm that you have the right to use it and that you accept responsibility for it. The paragraph identifying the Company as the software provider and not a party to the agreement appears in every agreement the App generates, whether default or custom, and cannot be edited or removed.

The App records whether a signed agreement was on file when you deliver a report. If you choose to deliver a report without a signed agreement, the App will ask you to acknowledge that choice and state a reason, and it keeps a permanent record of that acknowledgment. Whether and how to obtain a signed agreement before you inspect is your professional decision, and the Company does not make it for you.

## 6. Ownership and Data Rights

The reports you create, the photographs you take, and the information about your own clients are yours. You are the records custodian for the inspections you perform.

On a team account, the reports and client records belong to the account owner, the business that holds the plan, not to the individual seat. That does not touch the certifying inspector's own statutory duties, or the inspector's access to the records needed to meet them, which survive a seat closing or an inspector leaving.

The App, its software, its design, its report templates, and the aggregated county and permit dataset it draws on are the Company's property and are protected by law. Nothing here transfers that ownership to you.

You grant the Company a limited, non-exclusive license to store, process, render, and deliver your account data, reports, and photographs solely to provide, secure, and improve the service, to keep a delivered report fixed in the form in which it was delivered, and to meet the Company's legal and recordkeeping obligations, consistent with Section 7 and our Privacy Policy. We do not sell your data or your clients' data, and we do not use report content for advertising.

## 7. Your Clients' Privacy and Confidentiality

Treat all client information (names, addresses, contact details, property information, photographs, and reports) as confidential, and use it only to perform the requested inspection and to meet your professional recordkeeping duties.

Do not retain, copy, sell, or share client data outside the App except as required by law or by ordinary professional recordkeeping.

For inspections you book yourself, outside the Marketplace, the Company processes your client's information on your behalf and on your instructions, for the sole purpose of running the software you use to do the work, as our Privacy Policy describes. You are responsible for any notice to, or consent from, your own client that the law requires of you.

Report any suspected data breach or unauthorized access involving client information to the Company at security@warriorinspectionnetwork.com within 72 hours of discovering it.

## 8. Your Branding (White-Label)

You may upload your own company logo and brand colors, which apply to the reports you prepare for your own clients outside the Marketplace.

You represent that you own or are licensed to use any logo you upload, and that it is not misleading.

Warrior Inspection Network attribution ("Powered by Warrior Inspection Network") remains on white-labeled reports. A job you claim through the Marketplace keeps Warrior Inspection Network delivery branding, and the report identifies you, by name and license number, as the inspector who performed the inspection and certified the report.

## 9. Prohibited Conduct

The following are serious violations and may result in immediate suspension pending investigation, in addition to any other remedy available to the Company: (a) falsifying any report, photograph, signature, or field data; (b) scraping, harvesting, reselling, or redistributing property or permit data, or circumventing credit metering or rate limits; (c) sharing login credentials, or inspecting under another person's seat; (d) preparing reports outside the scope of your license, or outside any property-height or other scope limit you have stated in your account profile; (e) offering or paying compensation to an insurance agent or agency, or to a real estate broker or agent, for the referral of a property owner, in violation of Section 5.3; (f) reverse-engineering, probing, or attempting to disrupt the App's security or integrity; and (g) using the App for any unlawful purpose.

## 10. Competitions

The App may include arcade-style games. From time to time the Company may announce a competition in which the subscriber who achieves the highest verified score during a stated period receives one month of subscription service at no charge, applied as a credit to the subscriber's next billing cycle. Each competition is a contest of skill. The winner is determined by score alone; no element of chance is involved, and no purchase beyond the subscription you already hold is required to play. Each announcement states the eligible period, the eligible plans, and the date the winner is determined. A prize has no cash value, cannot be transferred or exchanged for cash or credits, and does not extend an annual plan's fixed term except as a credit at renewal. The Company may disqualify a score achieved by tampering, automation, or any other means that violates Section 9, and may suspend a competition where the game or the scoring is malfunctioning. Competitions are void where prohibited by law.

## 11. Disclaimers

The App and the data it surfaces are provided "as is" and "as available," to the maximum extent permitted by law. The Company disclaims all express, implied, and statutory warranties, including merchantability, fitness for a particular purpose, title, non-infringement, accuracy, reliability, and availability, except where the law prohibits doing so.

County, municipal, permit, property, registry, and mapping records may be incomplete, delayed, unavailable, mismatched, outdated, or wrong. The App retrieving, displaying, pre-filling, or matching a record is not verification of it, and neither is the App failing to find one. You must verify before relying on anything in a professional report.

The Company does not warrant that the App will be uninterrupted, error-free, or secure, or that any particular data source, registry, or third-party service will stay available. The App is a software tool. It does not provide legal, compliance, engineering, insurance, underwriting, or claims advice, and the Company does not perform, supervise, review, or certify your inspections.

## 12. Limitation of Liability

Please read this Section carefully. It limits the Company's liability to you, including for the Company's own negligence.

To the fullest extent permitted by law, the Company and its members, managers, officers, employees, contractors, licensors, and service providers are not liable for indirect, incidental, special, exemplary, punitive, or consequential damages, or for lost profits, revenue, business, goodwill, or data, arising out of or relating to the App or these Terms, including any inspection or report you produce, whether the claim is in contract, in tort (including negligence), under statute, or otherwise, even if advised that such damages were possible.

To the fullest extent permitted by law, the Company's total aggregate liability for all claims relating to the App or Part One of these Terms, whether in contract, in tort (including negligence), under statute, or otherwise, will not exceed the greater of the amounts you paid the Company for the App in the twelve months before the event giving rise to the claim, or $100.

These exclusions and limits do not apply to liability that cannot lawfully be excluded or limited, and nothing in these Terms limits liability for the Company's own fraud, gross negligence, or willful misconduct.

## 13. Indemnification

You agree to defend, indemnify, and hold harmless the Company and its members, managers, officers, employees, contractors, licensors, and service providers from third-party claims, damages, judgments, settlements, liabilities, costs, and reasonable attorneys' fees arising out of or relating to: your inspections, reports, certifications, or professional services; your breach of these Terms; your violation of law or of professional licensing requirements; your fraud, negligence, willful misconduct, or misrepresentation; your unauthorized use or disclosure of client data; branding or materials you upload that infringe someone's rights; or your use of property, permit, or registry data in violation of applicable terms or law.

The Company will give you reasonably prompt notice of a covered claim and reasonable cooperation at your expense, and you control the defense and settlement, except that you may not settle in a way that admits fault by, imposes obligations on, or releases claims against the Company without its written consent. This Section does not require you to indemnify the Company for the Company's own fraud or willful misconduct.

## 14. Suspension, Termination, and General Provisions

### 14.1 Suspension and termination

Either party may terminate Part One at any time. You may stop using the App and cancel your subscription. The Company may suspend or terminate access for a violation of Sections 4, 5, or 9, non-payment, suspected fraud, a security threat, or a license lapse. Where practicable we will give notice and a chance to fix a fixable breach.

Suspension does not waive the Company's right to terminate or to pursue other remedies. Fees owed before termination remain due, and, unless the law or a written plan says otherwise, termination for a reason you caused does not create a right to a refund of prepaid fees or unused credits.

If the Company terminates your account without cause, or discontinues the App or a report type you hold credits for, we refund your unused prepaid credits and the unused portion of any prepaid subscription term, prorated by month. Bundle credits are sold as never expiring, and we will not keep them by closing the door. The Company may change or discontinue features on the same terms.

Export what you need before your access ends. While your account is active you can download the reports and data the App makes available to you. After access ends the Company may delete or de-identify account data, subject to legal, security, backup, dispute, and professional-recordkeeping requirements, including the retention periods stated in our Privacy Policy.

The sections that by their nature should survive (accuracy, ownership, data rights, confidentiality, acceptable use, the referral-compensation prohibition, your responsibility for Pre-Inspection Agreement text under Section 5.4, disclaimers, limitation of liability, indemnification, dispute resolution, and accrued payment obligations) survive termination.

### 14.2 Governing law

These Terms are governed by the laws of the State of Florida, without regard to conflict-of-law principles, except where federal law controls.

### 14.3 Dispute resolution for Part One

Any dispute arising out of or relating to Part One or the App that the parties cannot resolve informally within 30 days after one party gives the other written notice of it will be resolved by binding arbitration administered by the American Arbitration Association under its Commercial Arbitration Rules, before a single arbitrator, seated in Pinellas County, Florida, with the hearing conducted by video unless either party requests an in-person hearing. The Federal Arbitration Act governs the interpretation and enforcement of this Section. Each party bears its own attorneys' fees unless the arbitrator awards fees under applicable law or these Terms, and administrative and arbitrator fees are allocated under the applicable Rules. Judgment on the award may be entered in any court of competent jurisdiction.

Claims are brought individually. Neither party may bring or participate in a class, collective, or representative proceeding against the other. If the individual-claims requirement of this paragraph is held unenforceable as to a particular claim, that claim, and only that claim, will proceed in the state courts located in Pinellas County, Florida, or in the United States District Court for the Middle District of Florida, Tampa Division, and the parties consent to the jurisdiction of those courts for that purpose.

Either party may bring an individual claim in a small claims court of competent jurisdiction instead of arbitration. The Company may seek injunctive or other equitable relief in court, without first commencing arbitration, to prevent unauthorized access, misuse of intellectual property or third-party data, breach of confidentiality, or threats to the App's security.

You may reject this arbitration provision by emailing legal@warriorinspectionnetwork.com within 30 days after you first accept Part One, stating your name, account email, and that you reject arbitration. If you do so, disputes under Part One will be resolved in the state courts located in Pinellas County, Florida, or in the United States District Court for the Middle District of Florida, Tampa Division, and the individual-claims paragraph does not apply. Rejecting arbitration does not affect any other term.

### 14.4 Amendment

The Company may update these Terms with at least 30 days' notice through the App, by email, or by another reasonable method. Where a change materially affects dispute resolution, liability, pricing, refund treatment, or another material right, the Company will require your affirmative acceptance in the App before continued access, and will record which version you accepted and when. If you do not accept a material change, you may cancel, and the Company will refund the unused portion of any prepaid subscription term, prorated by month, and any unused prepaid credits. For other changes, continued use after notice is acceptance. No change applies to a dispute of which either party had notified the other before the change took effect.

### 14.5 Other provisions

Severability: if any provision is unenforceable, it will be modified to the minimum extent necessary to make it enforceable, if permitted, and the rest remain in force.

No waiver: not enforcing a provision once does not waive it later.

Force majeure: the Company is not responsible for delay or failure caused by events beyond its reasonable control, including hurricanes and severe weather, natural disasters, governmental action, internet, cloud, or telecommunications outages, cyberattacks, or failures of third-party data providers.

Notices: notices to you may be given through the App or to the email address on your account. Notices to the Company go to legal@warriorinspectionnetwork.com, or by mail to Warrior Inspection Network, LLC at the mailing address published on the Website, stated here so that notice does not depend on the App being reachable.

Assignment: you may not assign these Terms or your account without the Company's written consent. The Company may assign them to an affiliate, or in a merger, acquisition, reorganization, or sale of assets. These Terms bind and benefit the parties' successors and permitted assigns.

Third-party beneficiaries: these Terms create no rights in anyone who is not a party, except that the persons protected by Sections 12 and 13 (the Company's members, managers, officers, employees, contractors, licensors, and service providers) may enforce those two Sections.

Current forms: state agencies revise the forms this App produces. The Company may update report templates to track those revisions, and you are responsible for using the version a regulator or carrier requires as of your inspection date.

Independent parties: the parties are independent contractors. Nothing here creates an employment, agency, partnership, joint-venture, or fiduciary relationship, and neither party may bind the other.

Electronic acceptance: you agree to conduct business with the Company electronically, including accepting these Terms, receiving notices, invoices, and other records, and signing by electronic means. Electronic acceptance, account creation, and electronic records satisfy any writing or signature requirement, consistent with section 668.004 and section 668.50(7), Florida Statutes, and the federal Electronic Signatures in Global and National Commerce Act. These Terms are available at any time on the Website, and you may request a paper copy at legal@warriorinspectionnetwork.com.

Entire agreement: Part One, the Privacy Policy, the plan details shown at purchase, and, if you claim Marketplace jobs, the Independent Contractor Inspector Agreement, are the entire agreement between us on their subjects. If you also book an inspection through the Marketplace as a customer, Part Two governs that booking.

Acknowledgment: by clicking the acceptance control, creating an account, subscribing, or continuing to use the App after notice of a change, you confirm that you have read, understood, and agree to Part One of these Terms, including the property-data acceptable-use rules (Section 4), the report-accuracy standards (Section 5), and the referral-compensation prohibition (Section 5.3).

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## PART TWO. MARKETPLACE BOOKING TERMS

Part Two applies to you if you book an inspection through the Warrior Inspection Network Marketplace, whether you are the owner of the property or someone booking with the owner's authority (the "Client"), and to any real estate agent, insurance agent, or insurance agency who books on a Client's behalf, holds an agent account, or is named on a booking to receive the report (an "Agent"). You must be at least 18 years old and have the authority to arrange an inspection of the property to book through the Marketplace. You accept Part Two by checking the acceptance box at checkout before you pay, or, for Agents, when you create an agent account. We record that acceptance, and the version you accepted, with your booking or account. You do not need an account to book, and you are not asked to accept Part One.

### 15. Who We Are and What We Do

Warrior Inspection Network, LLC operates the booking and payment service through which you book an inspection, and matches your booking to an independent licensed inspector who has been approved to claim Marketplace jobs. We also provide the software the inspector uses to prepare the report and the system that delivers it to you.

We do not perform, supervise, review, or certify inspections. Every inspection booked through the Marketplace is performed by an independent inspector who holds his or her own Florida license and who is not an employee, agent, partner, or representative of the Company. The inspector alone decides how to conduct the inspection and what the report says. The Company is not an insurance agent, adjuster, or broker, and is not a home inspector.

### 16. The Inspector Is Independent, and the Pre-Inspection Agreement Governs the Inspection

When an inspector claims your booking, the inspector's own Pre-Inspection Agreement is sent to the email address you gave at booking, in the inspector's name, for your electronic signature. That agreement is between you and the inspector. It describes what will be inspected and what will not, the inspector's limitation of liability to you, and what to do if you believe something was missed. The Company is not a party to it. You agree to review and sign the Pre-Inspection Agreement before the inspection visit; if you have not, the inspector may ask you to sign it at the property, and the report may state whether a signed agreement was on file. Any question about the inspection itself, the report's content, or the inspector's work is between you and the inspector, and your remedies for the inspection are the ones the Pre-Inspection Agreement and the law give you against the inspector.

## 17. What "Approved" Means

When we describe an inspector as approved, we mean two things, and only these two things: we have verified that the inspector's Florida license number appears as active on the Department of Business and Professional Regulation's public licensee file (or the equivalent public roster of the agency that issues the inspector's license), and the inspector has a current certificate of insurance on file with us. We recheck license status against the public file periodically. We do not audit inspections, review reports for accuracy, or evaluate an inspector's skill, and "approved" is not a warranty of competence or of the accuracy of any report. Public license files can be out of date, and the Company is not responsible for an error in a government registry.

## 18. Booking, Price, and Payment

The price shown on the booking page before you pay is the full price of the inspection types you selected. The Company is the merchant of record: you pay the Company, through its payment processor (currently Stripe), and the Company pays the inspector the inspector's share after the report is delivered. The price is fixed when you pay. Nothing further is due from you for the inspection types you booked, except the charges described in Sections 19 and 20 if they apply, each of which is charged the same way you paid.

Your card details are collected and stored by the payment processor, not by the Company. You authorize the Company to charge your payment method for the booking price and for any charge under Sections 19 and 20 that you have incurred.

Two variants apply when an Agent is involved. If an insurance agent books on your behalf, payment is collected from you at the step where you confirm the booking, still before the inspection. If your insurance agency holds an approved trade-credit account with the Company, the agency is invoiced for the booking on the terms of its trade-credit approval and you pay nothing at booking; in that case the agency, not you, is the party responsible to the Company for the price, and Section 22 applies to the agency.

## 19. If No Inspector Claims the Booking; Rescheduling and Cancellation

If no approved inspector has claimed your booking by the inspection day, we cancel the booking and refund the full amount you paid, to the original payment method. You may also cancel before an inspector claims the booking and receive a full refund.

Once an inspector has claimed the booking, you may reschedule or cancel through the link in your confirmation email or by contacting us. A cancellation made later than the cutoff shown on your booking page and in your confirmation email is a late cancellation. Because the inspector has held that time for you, a late cancellation is charged the late-cancellation amount shown at booking, which is paid to the inspector, and the remainder of what you paid is refunded. The same charge applies if the inspector arrives at the scheduled time and cannot perform the inspection because the property was inaccessible, an occupant refused entry, utilities the inspection requires were off, or no one with authority was present when the booking required it.

If the inspector cancels or fails to appear, we will offer to rematch the booking to another approved inspector or refund the full amount you paid, at your choice. If we cannot rematch the booking within a reasonable time, we refund it in full.

## 20. Report Delivery, Corrections, and Re-Inspection

The report is delivered to the email address you gave at booking, and to any Agent you named, as a PDF and as a secure web link, through the Company's software. The report carries the Warrior Inspection Network name because it is delivered through our system. The inspection was performed, and the report was prepared and certified, by the inspector named on the report, whose name, license number, and company appear on it. Where an insurance agency arranged the booking, the agency's name or logo may appear on the delivery email as "Arranged by," alongside, never in place of, the inspector's identification.

If you or your Agent identifies an error or omission in a delivered report, or an insurer or agent returns the report for correction, tell us through the link in the report email or at support@warriorinspectionnetwork.com. We forward the request to the inspector, who decides whether a correction is warranted; a corrected report is redelivered through the same channel at no charge. A correction that requires the inspector to return to the property is a re-inspection. A re-inspection is charged a $75 fee only where the return visit was made necessary by a condition of the property or by an access or utilities failure at the property, and never where the return visit was made necessary by the inspector's own error. Nothing in this Section changes the inspector's professional obligations to you under the Pre-Inspection Agreement and Florida law.

Delivered reports and their photographs are retained for at least five years from delivery, and longer where a law, a regulator, an insurer, or an open dispute requires it, as our Privacy Policy describes. We do not send your report to your insurer. You or your Agent decide whether and when to do that.

## 21. No Guarantee of Any Insurance Outcome

Neither the Company nor the inspector decides, and neither guarantees, whether any insurer will accept a report, issue or renew a policy, grant any discount or credit, or set any premium. Those decisions belong to the insurer. Any figure shown on the booking page or in the App describing mitigation credits or discounts is drawn from published state material and describes what a completed form can support under a public table. It is not a quote, a promise of any discount, or a prediction of any carrier's decision. The Company is not an insurance agent, adjuster, or broker and does not give insurance advice.

## 22. Agents

If you are an Agent who books on a Client's behalf, you represent that you have the Client's authority to book the inspection, to give the Client's contact details and property address, to arrange access, and to receive the report, and you agree to give the Client a copy of Part Two and of the inspector's Pre-Inspection Agreement when you receive them. Part Two binds the Client you booked for as the Client, and binds you as to your own obligations under this Section. If you book without the authority you represent, you are responsible to the Company for the booking price and for any charge under Sections 19 and 20 that the booking incurs.

An agent account is for a licensed real estate or insurance professional acting in that capacity. You keep your credentials secure and are responsible for activity under your account. Reports delivered to you are for use in the transaction or insurance matter for which they were ordered, and you may not resell or republish them.

No referral compensation. The Company does not pay, and will not pay, any compensation, inducement, or reward of any kind to an insurance agency, insurance agent, customer representative, or agency employee, or to a real estate broker or agent, for referring a property owner to the Marketplace or to any inspector, or for booking an inspection on a client's behalf, whether from the Company's share of a booking fee or from any other source. You agree that you will not request, accept, or receive any compensation, inducement, or reward of any kind, from the Company, from any inspector, or from anyone else, for referring a property owner to the Marketplace or to any inspector or for booking an inspection through the Marketplace, and that you will not condition a booking or a referral on receiving one. Section 627.711(6), Florida Statutes, prohibits an authorized mitigation inspector from directly or indirectly offering, and an insurance agency, insurance agent, customer representative, or agency employee from directly or indirectly accepting, any such compensation for the referral of the owner of an inspected property, and section 468.8319(1)(h), Florida Statutes, prohibits any person from offering or delivering it to a real estate broker or agent. The Company's Marketplace is operated so that no such payment is made or received by anyone. An insurance agency's trade-credit account is a payment arrangement for inspections the agency itself orders and pays for; it carries no rebate, commission, or referral payment of any kind. Your obligations under the Florida Insurance Code, the Florida real estate license law, and any other law governing your license are your own, and nothing in these Terms asks you to do anything those laws prohibit. The Company may close an agent account for a violation of this paragraph.

## 23. Text Messages and Communications

If you provide a mobile number with a booking, you consent to receive transactional text messages from the Company's business number about that booking: an appointment reminder the evening before the inspection; if you call our business line and we cannot answer, a single follow-up text saying we missed your call and how to reach us; the Pre-Inspection Agreement signing link, if the inspector has given us a mobile number for you and no email address; and, during a service incident, a short notice that your booking in the next two days stands as scheduled. Message frequency is low and tied to your booking; message and data rates may apply. Reply STOP to any message to opt out, and HELP for help. Opting out does not affect your booking or your report. Your mobile number and your text-messaging consent are not shared with any third party for marketing or any other purpose. Booking confirmations, the inspector-assigned notice with the Pre-Inspection Agreement link when an email address is on file, the report, and a single post-delivery message asking how the inspection went are sent by email.

## 24. Limitation of the Company's Liability to You

Please read this Section carefully. It limits the Company's liability to you, including for the Company's own negligence.

The Company's role is to operate the booking and payment service, to match your booking to an approved independent inspector, and to deliver the report through its software. To the fullest extent permitted by law, the Company's total liability to you for all claims arising out of or relating to your booking, the Marketplace, or Part Two, whether in contract, in tort (including negligence), under statute, or otherwise, will not exceed the price of your booking as shown on the booking page when it was placed, whether that price was paid by you, by an Agent on your behalf, or by an insurance agency on a trade-credit account. To the fullest extent permitted by law, the Company is not liable for indirect, incidental, special, or consequential damages, including any loss of insurance coverage, discount, or premium, arising out of or relating to the inspection or the report, which were performed and prepared by the independent inspector and not by the Company.

These limits do not apply to liability that cannot lawfully be limited, to death or personal injury caused by the Company's own negligence, to the Company's own fraud, gross negligence, or willful misconduct, or to your right to the refunds Section 19 describes. Nothing in this Section limits any claim you may have against the inspector under the Pre-Inspection Agreement or Florida law.

## 25. Your Privacy

Our Privacy Policy describes what we collect when you book, how we use it, who we share it with, and how long we keep it. You may ask us for a copy of the information we hold about you, ask us to correct it, or ask us to remove location coordinates from inspection photographs, at privacy@warriorinspectionnetwork.com. A delivered inspection report is a professional record and generally cannot be deleted on request.

## 26. Disputes Under Part Two

Part Two is governed by the laws of the State of Florida. Before bringing any claim against the Company, you agree to contact us at legal@warriorinspectionnetwork.com and give us 30 days to resolve it. Any claim against the Company arising out of Part Two or your booking will be brought in the state courts located in Pinellas County, Florida, including its small claims division where the claim qualifies, and you and the Company consent to the jurisdiction of those courts. Nothing in this Section prevents you from bringing a claim in a court of your county of residence where Florida law gives you that right, and nothing in this Section governs any claim between you and the inspector, which is governed by the Pre-Inspection Agreement.

## 27. General Provisions for Part Two

Changes: we may update Part Two with a new version and date. Changes apply to bookings made after the change takes effect and never to a booking you have already paid for. If we make a material change we will present the new version for acceptance at your next booking.

Notices: notices to you go to the email address on your booking. Notices to the Company go to legal@warriorinspectionnetwork.com or by mail to the address published on the Website.

Severability, no waiver, and force majeure: if any provision of Part Two is unenforceable it will be enforced to the maximum extent permitted and the rest remains in force; a failure to enforce a provision once does not waive it later; and the Company is not responsible for delay or failure caused by events beyond its reasonable control, including hurricanes, severe weather, governmental action, or outages of internet, cloud, payment, or telecommunications services, although Section 19's refund rights apply if an inspection cannot proceed.

Electronic acceptance: you agree to do business with the Company electronically, including accepting Part Two, receiving your booking confirmation, notices, and your report by email and secure link, and signing the inspector's Pre-Inspection Agreement electronically. Your acceptance of Part Two by checking the box at checkout, and the electronic records of your booking, are valid and enforceable under section 668.004 and section 668.50(7), Florida Statutes. Part Two is available at any time on the Website, and you may request a paper copy of Part Two or of your report at legal@warriorinspectionnetwork.com.

Entire agreement for the booking: Part Two, the price and options shown on the booking page when you paid, and the Privacy Policy are the entire agreement between you and the Company for your booking. The Pre-Inspection Agreement is a separate agreement between you and the inspector, and neither document changes the other.

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## PART THREE. WEBSITE AND FREE LOOKUP TERMS

Part Three applies to everyone who visits the Website or uses the free property lookup, whether or not you have an account or a booking. By using the Website you agree to Part Three.

## 28. The Free Property Lookup Shows Area Records and Hazard Models, Not Facts About a House

The free lookup displays information drawn from public sources about the area in which a property sits, including the FEMA flood zone designation, counts of flood insurance claims by census area, the county evacuation zone, storm-surge modeling published by the National Oceanic and Atmospheric Administration, and the recorded history of hurricanes affecting the area. Each of these is a record about an area or a published hazard model, not an inspection finding or a statement about the condition, construction, elevation, insurability, or claims history of any particular house. A claims count by census area does not mean that any claim was made on the property you looked up. The sources are public, may be incomplete or out of date, and may be revised by the agencies that publish them. The lookup is provided for general information only. It is not an inspection, an appraisal, a flood determination, an insurance quote, or advice of any kind, and you should not make a purchase, insurance, or construction decision on the basis of it without independent verification.

## 29. Acceptable Use of the Website

You may use the free lookup for your own informational purposes. You may not use automated or scripted access, scrape or harvest the lookup or any other part of the Website, republish or resell information obtained from it, or use it to build a database, a competing service, or a people-search product. The lookup returns information about a property's area, never about a person, and you may not use it to attempt to identify or locate an individual. We may rate-limit, block, or suspend access that is inconsistent with this Section.

## 30. Calls, Texts, Disclaimers, and Disputes for Part Three

Calls to our business number are screened to keep robocallers out; callers we do not recognize are asked to press a key before being connected. If we cannot take your call you may leave a voicemail, which is recorded and machine-transcribed so that we can return the call; leaving a message is your consent to that recording. If we miss your call we may send the number you called from a single text message saying we missed you and how to reach us; reply STOP to end those messages.

The Website and the free lookup are provided "as is" and "as available," without warranty of any kind, to the fullest extent permitted by law, and the Company is not liable for any loss arising from your reliance on information displayed on them. Part Three is governed by Florida law, and any claim arising out of it will be brought in the state courts located in Pinellas County, Florida, or in the United States District Court for the Middle District of Florida, Tampa Division. Our Privacy Policy describes what the Website collects. Notices to the Company go to legal@warriorinspectionnetwork.com.