



SPS Midwest

Steward Handyman Program

Policies, Terms, Conditions & Disclaimers

Protect, Maintain, Elevate

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Important Note: This document is a professional operating draft for SPS Midwest. Final publication should be reviewed by qualified legal counsel to confirm alignment with current Indiana, federal, local, and industry-specific requirements.

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1. Program Purpose

The SPS Midwest Steward Handyman Program is designed to provide reliable residential and light commercial handyman, maintenance, seasonal, punch list, and small-project support. Our goal is to help clients protect, maintain, and elevate their properties through organized scheduling, clear communication, preventative maintenance, and professional follow-through.

The program is not intended to replace licensed trade contractors, emergency restoration companies, engineering professionals, architects, or specialty contractors where such expertise, licensing, permits, or inspections are required.

2. Scope of Services

SPS Midwest may provide services including, but not limited to:

- Handyman repairs and punch list items
- Minor carpentry and trim work
- Small interior and exterior repairs
- Doors, locks, hardware, shelves, fixtures, and basic installations
- Drywall patching and minor wall repairs
- Caulking, weatherstripping, draft sealing, and seasonal maintenance
- Gutter cleaning, basic exterior maintenance, and safety checks
- Rental turnover and small commercial maintenance support
- Seasonal services such as holiday lights, snow removal, landscaping, and yard cleanup
- Same-Day Steward services for urgent minor repairs, stabilization, and priority response where available

All services are subject to technician availability, property access, weather conditions, material availability, safety conditions, local code requirements, and project scope.

3. Work We Do Not Perform Without Proper Licensing, Permits, or Specialty Review

SPS Midwest does not represent itself as a licensed specialty trade provider unless specifically stated in writing for a given service or through a properly licensed subcontractor.

Certain services may require a licensed trade professional, permit, inspection, or specialty contractor, including but not limited to:

- Major electrical work
- Major plumbing work
- HVAC installation or repairs
- Structural framing or load-bearing modifications
- Roofing replacement
- Major foundation work
- Gas line work
- Mold remediation
- Asbestos, lead, or hazardous material abatement
- Fire suppression systems
- Wrecking, demolition, or regulated commercial construction

If a requested service falls outside our direct scope, SPS Midwest may decline the work, recommend a licensed professional, or route the request through our vetted subcontractor network.

4. Estimates, Diagnosis, Inspections, Punch Lists & Project Planning

SPS Midwest may offer several types of pre-work appointments:

Free Visual Estimate: A free visual estimate may be available for simple, clearly defined work where the client provides enough information, photos, and scope clarity.

Paid Diagnostic Visit: A diagnostic visit may be required when the issue needs investigation, troubleshooting, or in-person assessment before accurate pricing can be provided.

Inspection / Punch List Visit: A punch list visit may be used to document multiple small repairs, maintenance concerns, safety items, and recommended next steps.

Project Planning Visit: Larger or multi-phase projects may require a paid planning appointment to review the property, measure, define scope, identify materials, and prepare a more detailed proposal.

Diagnostic, inspection, punch list, or planning fees may be credited toward approved work only when stated in writing.

5. Written Proposals, Contracts & Scope Approval

For residential home improvement work, SPS Midwest will use written proposals, work authorizations, or service agreements where required or appropriate. Written scopes and agreements may include:

- Client name and service address
- Description of work
- Materials or allowances, if applicable
- Labor pricing or estimated labor range
- Payment terms
- Estimated start date and completion timeframe
- Exclusions and limitations
- Permit or inspection responsibility
- Change order requirements
- Cancellation or rescheduling terms

Work outside the approved scope is not included unless authorized through a written change order, updated estimate, invoice, or documented client approval.

6. Hour Bank Membership Terms

SPS Midwest offers Steward Handyman hour-bank memberships for eligible residential and commercial clients.

Program	Monthly	Annual	Setup Fee	Included Hours
Residential Steward Membership	\$249/month	\$2,499/year	\$97 one-time	20 hours per year under standard pricing
Commercial Steward Membership	\$299/month	\$2,999/year	\$127 one-time	25 hours per year under standard pricing
Summer Steward Handyman Special	Standard pricing	Standard pricing	Standard setup fee	30 hours for the year when signed up before July 31

Hour Bank Rules:

- Hours are applied to approved eligible labor services only.
- Materials, specialty equipment, disposal fees, permit fees, subcontractor fees, emergency dispatch fees, and third-party costs are not included unless stated in writing.
- Hours are tracked by SPS Midwest based on technician time, job notes, and service records.
- Minimum visit durations may apply.

- Unused hours expire at the end of the membership period unless rollover is specifically stated in writing.
- Membership hours are not cash-equivalent and are not redeemable for cash.
- Hour bank access may be paused or suspended for unpaid balances.

7. Membership Setup Fee

The membership setup fee covers initial account setup, client onboarding, property profile setup, administrative setup, scheduling configuration, system access, and/or portal preparation where applicable.

Setup fees are generally non-refundable once onboarding or account setup has begun.

8. Steward Client Portal

Eligible clients may receive access to a Steward-branded client portal. The portal may allow clients to:

- View upcoming visits
- Review past service notes
- Upload property photos
- Submit service requests
- Maintain property profiles
- Access tips and maintenance resources
- Communicate with SPS Midwest in a limited property-related capacity

Portal access is a convenience tool and does not guarantee immediate response, emergency dispatch, or real-time monitoring. Clients should call or text directly for time-sensitive concerns.

SPS Midwest may update, limit, suspend, or modify portal access as needed for operational, security, billing, or technical reasons.

9. Scheduling, Rescheduling & Cancellation Policy

SPS Midwest builds its schedule carefully so our team can arrive prepared and serve clients fairly.

Standard Handyman & Steward Visits: Clients may reschedule or cancel at no charge up to 24 hours before the appointment. Changes inside 24 hours may be subject to a late-change fee, missed-visit fee, or minimum service charge.

Estimates, Diagnosis, Inspection / Punch List & Project Planning: Clients may reschedule or cancel these appointments at no charge up to 24 hours before the scheduled time. Cancellations, reschedules inside 24 hours, or no-shows may result in a missed-visit fee or loss of any credited diagnostic/planning discount.

Larger Projects & Full-Day Bookings: Larger projects or full-day bookings may require 48 hours notice to reschedule or cancel without penalty. Changes inside 48 hours may result in partial forfeiture of deposit or a project-specific cancellation fee as stated in the proposal.

Same-Day Steward Visits: Same-Day Steward is a premium, limited-availability urgent service. Once booked, clients may reschedule or cancel up to 2 hours before the arrival window. Changes inside 2 hours may result in the dispatch or diagnostic fee becoming non-refundable.

Weather, Safety & Genuine Emergencies: SPS Midwest may waive or adjust fees in cases of severe weather, verified emergencies, unsafe site conditions, or circumstances beyond the client's control.

10. Client Responsibilities

Clients are responsible for:

- Providing accurate contact information
- Providing correct service address and property access details

- Securing pets before arrival
- Clearing reasonable access to work areas
- Disclosing known hazards, leaks, electrical issues, structural concerns, pests, mold, asbestos, lead paint, or unsafe conditions
- Providing HOA, landlord, tenant, or property manager approval where needed
- Ensuring someone authorized is available to approve changes or answer questions
- Paying invoices according to agreed terms
- Reviewing estimates, proposals, and policies before approving work

Delays caused by lack of access, inaccurate information, unsafe conditions, or unavailable decision-makers may result in additional charges or rescheduling.

11. Materials, Parts & Supplies

Unless otherwise stated:

- Materials are billed separately from labor.
- Client-provided materials are not warranted by SPS Midwest.
- SPS Midwest is not responsible for defects, missing pieces, compatibility issues, or performance failures related to client-provided materials.
- Specialty materials may require deposit before ordering.
- Unused custom or special-order materials may be non-returnable.
- Material pricing may change based on supplier availability and market conditions.

If materials are needed to complete additional work, SPS Midwest may pause the job, provide options, or schedule a follow-up visit.

12. Change Orders & Additional Work

Any work outside the approved scope may require a change order, updated estimate, written approval, or invoice adjustment.

Examples of change-order situations include:

- Additional tasks added during the visit
- Hidden damage discovered after work begins
- Incorrect or missing materials
- Larger-than-expected scope
- Client-requested upgrades
- Code, safety, or access issues
- Required subcontractor involvement

Verbal approval, text approval, email approval, portal approval, signed estimate, or invoice acceptance may be used as documented authorization depending on the job type.

13. Payment Terms

Payment terms may vary by service type, membership, estimate, or contract. SPS Midwest may require:

- Payment at booking
- Deposit before scheduling
- Payment upon completion
- Monthly membership billing
- Annual membership payment
- Progress payments for larger projects
- Material deposit or reimbursement

Late or unpaid invoices may result in paused service, suspended membership, delayed scheduling, collection activity, or termination of program access.

Returned payments, failed cards, or chargebacks may result in administrative fees where permitted.

14. Refund Policy

Refunds are reviewed based on the service type, work completed, materials purchased, administrative setup completed, and terms agreed to in writing. Generally:

- Completed labor is not refundable.
- Used membership hours are not refundable.
- Setup fees are non-refundable once onboarding begins.
- Special-order materials are non-refundable unless returnable by supplier.
- Deposits may be partially or fully non-refundable depending on project preparation, scheduling, materials, and terms.
- If SPS Midwest cancels work that has not started and no costs have been incurred, eligible payments may be refunded or credited.

Refund requests must be submitted in writing.

15. Warranty / Workmanship Policy

SPS Midwest stands behind its workmanship within reasonable limits. Workmanship warranty terms should be listed on the estimate, invoice, or service agreement.

A practical standard policy may include:

- 30 days for minor handyman labor
- 60-90 days for select installed labor, depending on scope
- Manufacturer warranty applies to products and materials where available
- No warranty applies to client-supplied materials, existing failing systems, hidden defects, misuse, neglect, water intrusion, structural movement, pest damage, or normal wear and tear

Warranty service does not cover unrelated work, new damage, pre-existing conditions, or failures outside the original scope.

16. Existing Conditions & Hidden Damage Disclaimer

SPS Midwest is not responsible for pre-existing conditions or hidden defects discovered during or after work, including but not limited to:

- Water damage
- Mold
- Rot
- Pest damage
- Improper prior repairs
- Non-code-compliant existing work
- Structural movement
- Electrical or plumbing defects hidden behind walls, floors, or ceilings
- Weak framing, loose substrates, or deteriorated materials

If hidden conditions are discovered, SPS Midwest may stop work, document the issue, and provide options for additional repair, subcontractor referral, or revised pricing.

17. Permits, Codes & Inspections

Some work may require permits, inspections, HOA approval, landlord approval, or licensed trade involvement. Unless specifically stated in writing:

- Client is responsible for HOA approvals and property-owner permissions.
- Permit responsibility must be clarified before work begins.
- SPS Midwest may decline work that requires permitting or licensed trade involvement outside our scope.
- Any required inspections, permit fees, or plan review fees are not included unless stated in the estimate.

SPS Midwest will make reasonable efforts to perform work safely and professionally, but clients are responsible for disclosing known requirements, restrictions, HOA rules, or property-specific limitations.

18. Subcontractor Network & Third-Party Providers

SPS Midwest may refer, coordinate, or route certain work to vetted subcontractors or third-party providers. When subcontractors are used:

- The subcontractor may be responsible for their own licensing, insurance, workmanship, warranties, and compliance.
- SPS Midwest may act as coordinator, project manager, referral source, or client-facing contact depending on the arrangement.
- Pricing, availability, and warranties may vary by subcontractor.
- SPS Midwest is not responsible for work performed outside its direct control unless expressly stated in writing.

For managed subcontractor work, terms will be outlined in the applicable proposal or agreement.

19. Same-Day Steward Disclaimer

Same-Day Steward is intended for urgent repairs, stabilization, access issues, safety concerns, and time-sensitive property needs. It is not a substitute for emergency services, licensed emergency restoration, fire/police/medical response, utility emergency response, or licensed specialty trade emergency work.

For emergencies involving fire, gas leaks, active electrical hazards, flooding, medical emergencies, or immediate danger, clients should call 911, the utility company, or the appropriate emergency provider first.

Same-Day Steward availability is limited and not guaranteed.

20. Seasonal Services Disclaimer

Seasonal services are subject to weather, route density, safety conditions, property access, equipment availability, and service area coverage.

For snow and ice services:

- SPS Midwest cannot guarantee completely ice-free surfaces.
- Refreezing may occur after service.
- Ice melt effectiveness varies by temperature, surface, drainage, and weather conditions.
- Clients remain responsible for reasonable caution on treated areas.

For holiday lights:

- SPS Midwest is not responsible for failure of client-provided lights, overloaded circuits, incompatible materials, unsafe electrical supply, or weather-related failures.
- Light takedown, storage, labeling, maintenance visits, and bulb replacement must be included in the written scope to be included.

For landscaping and yard care:

- Service results may vary by weather, soil, plant health, drainage, and existing property conditions.

21. Photos, Documentation & Marketing Use

SPS Midwest may take photos or videos for documentation, quality control, estimates, before/after records, internal training, and client communication.

Marketing use of identifiable client property, address numbers, people, vehicles, or private details will require appropriate permission or will be anonymized where practical.

Clients may request that their project photos not be used publicly.

22. Reviews, Testimonials & Feedback Policy

SPS Midwest may request reviews from clients after service. Reviews must reflect the client's honest experience.

SPS Midwest will not require positive reviews, penalize honest negative reviews, or offer incentives conditioned on a positive review.

If SPS Midwest offers a general review incentive in the future, it should be offered regardless of whether the review is positive or negative and should be clearly disclosed where required.

23. Communication Consent

By submitting a form, booking an appointment, enrolling in a membership, or requesting service, clients consent to receive service-related communications from SPS Midwest, including calls, texts, emails, appointment reminders, estimate updates, invoices, review requests, and follow-up messages.

Clients may opt out of marketing communications where applicable. However, opting out may limit SPS Midwest's ability to send appointment reminders, service updates, or automated scheduling messages.

24. Privacy & Data Use

SPS Midwest may collect client information including name, phone number, email address, service address, property notes, photos, service history, payment status, and communication history.

This information may be used for:

- Scheduling
- Estimates
- Service delivery
- Billing
- Follow-up
- Portal access
- Maintenance reminders
- Client support
- Internal reporting

SPS Midwest will take reasonable steps to protect client data but cannot guarantee that third-party systems, email platforms, payment processors, or CRM tools are completely free from risk.

25. Safety & Right to Refuse Service

SPS Midwest reserves the right to refuse, pause, or terminate service if:

- The property is unsafe
- The client, tenant, or occupant is threatening, abusive, or inappropriate
- Pets are unsecured
- Hazardous materials are present
- Work exceeds our scope or legal authority
- Payment terms are not met
- Required approvals are missing
- Weather or site conditions create unreasonable risk

Safety decisions may be made by the technician, manager, or owner.

26. Limitation of Liability

To the extent permitted by law, SPS Midwest's liability is limited to the amount paid for the specific service giving rise to the claim. SPS Midwest is not liable for indirect, incidental, consequential, special, or punitive damages, including lost profits, lost rent, business interruption, tenant disputes, lost use, or third-party claims, unless prohibited by applicable law.

This limitation does not waive rights that cannot legally be waived.

27. No Guarantee of Results

SPS Midwest aims to provide high-quality service, but no specific outcome is guaranteed unless expressly stated in writing. Examples:

- Caulking and weatherstripping may reduce drafts but may not eliminate all air movement.
- Snow removal and ice melt may reduce risk but cannot eliminate all slipping hazards.
- Minor repairs may improve function but may not correct deeper structural or system issues.
- Gutter cleaning may reduce overflow but will not correct roof, grading, drainage, or gutter design problems.
- Diagnostic visits identify visible or reasonably discoverable issues but are not engineering or full code inspections.

28. Commercial Client Terms

Commercial, landlord, property manager, HOA, and multi-property clients are responsible for:

- Confirming authority to approve work
- Providing access instructions
- Notifying tenants or occupants as needed
- Ensuring property rules are disclosed
- Providing billing contact information
- Approving additional work or change orders promptly
- Maintaining appropriate property insurance

Commercial work may be subject to separate master service agreements, recurring service agreements, route agreements, or project-specific terms.

29. Residential Client Terms

Residential clients are responsible for:

- Being available or providing authorized access
- Disclosing known property issues
- Confirming ownership or permission to authorize work
- Securing pets and valuables
- Reviewing service details and estimates
- Approving changes before added work begins

- Paying according to agreed terms

For tenant-occupied properties, the property owner or manager is responsible for tenant notification and access coordination unless otherwise agreed.

30. Policy Updates

SPS Midwest may update these policies, terms, conditions, and disclaimers from time to time. The version posted on the SPS Midwest website or included with the latest proposal, estimate, membership agreement, or service confirmation will apply unless a separate signed agreement states otherwise.

Client-Facing Agreement Acknowledgment

By booking service, approving an estimate, or enrolling in a Steward Handyman membership, I acknowledge that I have reviewed and agree to SPS Midwest's Scheduling, Rescheduling & Cancellation Policy, applicable service terms, payment terms, scope limitations, and program disclaimers. I understand that certain services may require separate estimates, deposits, permits, licensed trades, or subcontractor involvement.

Short Website Disclaimer

SPS Midwest provides handyman, maintenance, seasonal, and light commercial property services within the scope of our experience and applicable local requirements. Certain work may require permits, inspections, licensed trades, or subcontractor involvement. Estimates, scheduling, membership hours, warranties, cancellations, and service limitations are governed by our published policies and any written proposal or agreement provided for the specific work.