

Major Structural Defect Information Form

Coverage in years three through ten under the Limited Warranty Agreement is for Major Structural Defects, only as defined on pages 1-2 of the Limited Warranty Agreement.

Please review the definition since all structural defects are not covered, only Major Structural Defects as defined. Examples of nonload-bearing elements, which are not considered major structural segments, and would not qualify as a Major Structural Defect include, but are not, limited to:

1. Brick, stucco, or stone veneer;
2. Finish flooring material and floor coverings;
3. Plaster, lathes, or drywall;
4. Wall, tile or paper and other wall coverings;
5. Nonload-bearing partitions and walls;
6. Doors, windows, trim, cabinets, hardware, insulation, paint, stains;
7. Appliances, fixtures or items of equipment;
8. Heating, cooling, ventilating, plumbing, electrical and mechanical systems;
9. Roof shingles, tar paper, all sheathing and other surfacing material;
10. Any type of exterior siding;
11. Concrete floors;
12. Decks and porches.
13. Water seepage in basement or crawl space.

Examples of these nonload-bearing elements are identified on the attached diagram as numbers 1-19.

In order to qualify as a Major Structural Defect there must be:

1. Actual physical damage;
2. To one of the eight identified load-bearing portions of the home;
3. And only such damage caused by failure of such load-bearing portions that affects their load-bearing functions;
4. To the extent that the home becomes unsafe or otherwise unlivable.

All four portions of the definition must be met to be considered a Major Structural Defect under the terms of the Limited Warranty Agreement.

Load-bearing Elements – Eight identified

1. Columns;
2. Bearing walls and partitions;
3. Floor systems (structural slabs, joists and trusses only);
4. Roof framing members and systems (rafters and trusses only);
5. Foundation systems and footings (which are an integral part of the home and structurally attached);
6. Load-bearing beams;
7. Girders;
8. Lintels. (other than Lintels supporting veneers)

Examples of these load-bearing elements are identified on the attached diagram as numbers 20-27.

After reviewing the definition of Major Structural Defect, if you believe a condition in your home qualifies, please complete the entire form and return it to Quality Builders Warranty Corporation

Homeowner Name: _____

Street Address: _____

City, State & Zip Code: _____

Home Phone #: _____ Business Phone # _____

Email Address: _____

Enrollment Number: _____ Effective Date: _____

Description of Major Structural Defect (Be Specific):

After you have reviewed the definition of Major Structural Defect, please provide the following information:

1. Identify the specific area of physical damage: _____
2. Refer to the definition of Major Structural Defect above, and the attached diagram below. Identify which of the 8 load-bearing segments have failed:

(Include a photo of the area(s) identified with your submission)

3. Describe how the failure of the identified element effects the load-bearing function:

4. Describe how this failure has caused your home to become unsafe or otherwise unlivable:

Please list any additions or modifications to home after settlement: _____

Date Defect First Observed (Month, Day, Year): _____

Date Defect First Reported to Builder (Month, Day, Year): _____

Have you ever filed a claim under your homeowner's insurance from property damage? Yes No

If yes, please describe: _____

Present Mortgagee: _____

Street Address: _____

City, State & Zip: _____

Attach any copies of correspondence with the builder involving this matter, and any relevant records you may have to support your complaint. (Attach additional sheets if needed.) **Include photographs of the defect and include pictures of the front, rear and sides of the home.**

Signature of Purchaser

Date

Signature of Co-Purchaser (Optional)

Date

QBW's Premier Protection Plan - Covers Your Home For 10 Years



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First Year

- 1 Lot grading and drainage
- 2 Roofing
- 3 Siding and caulking
- 4 Masonry and concrete
- 5 Chimneys and fireplaces
- 6 Windows and doors
- 7 Interior walls and trim
- 8 Flooring and covering
- 9 Carpentry
- 10 Cabinets and countertops
- 11 Cooling and heating
- 12 Plumbing
- 13 Electrical
- W Water infiltration

Second Year

- 14 Lack of water supply
- 15 Septic system fails
- 16 Pipe leaks
- 17 Clogged drains and sewers
- 18 Ductwork separates
- 19 Wiring fails to carry specified electrical load

Years 1-10

- 20 Columns
- 21 Bearing walls and partitions
- 22 Floor systems (structural slabs, joists and trusses only)
- 23 Roof framing members and systems (rafters and trusses only)
- 24 Foundation systems and footings (which are an integral part of the home and structurally attached)
- 25 Load bearing beams
- 26 Girders
- 27 Lintels (other than lintels supporting veneers)

Specific warranty terms and coverages are set forth in the QBW Limited Warranty Agreement. The artwork is provided as a visual reference only and does not modify or change coverages in the QBW Limited Warranty Agreement.



Quality Builders Warranty

Backed By
Liberty Mutual.
 INSURANCE

Visit libertymutual.com/qbw for
INSURANCE DISCOUNTS
 or call 800.786.6558
 Use group code: 4160

To check your warranty coverage visit www.qbwc.com and select My Coverage