# QUALITY BUILDERS WARRANTY CORPORATION 325 NORTH SECOND STREET WORMLEYSBURG, PA 17043

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# MSD FORM-NEW JERSEY

# Please read the reverse side for filing instructions and pertinent information.

Home Owner Name:			
Street Address:			
City, State & Zip Code:			
Home Phone #:	Business P	hone #	
Enrollment Number:	Effective I	Date:	
Nature of Defect (Be Specific)			
Please list any additions or modification			
Date Defect First Observed (Month, De			
Date Defect First Reported to Builder (	(Month, Day, Year):		
Has there ever been any litigation conc	erning issues described	in your complaint?	
If yes, please explain:			
Is there any money due your builder or	a previous homeowner	which is being held in escr	ow or any
other means? If yes, please	explain:		
Present Mortgagee:			
Street Address:			
City, State & Zip:			
Attach any copies of correspondence we may have of conciliation or arbitration			ant records you
Signature of Purchaser		Date	-
Signature of Co-Purcha	ser (Optional)	Date	-

07/13/18

#### **Filing Instructions**

- 1. Please complete the entire front of this form and return it to Quality Builders Warranty Corporation.
- 2. You are eligible for insurance coverage of major structural defects:
  - a. which occur in the third through tenth years of coverage, or
  - b. which occur in the first two years if your builder is unable or unwilling to repair them.

## **Definition of Major Structural Defects**

1. Only actual physical damage to the load-bearing portion of the home or damage to the home itself, damage due to subsidence, expansion or lateral movement of the soil (excluding movement caused by flood or earthquake) which affects its load-bearing function and which vitally affects or is imminently likely to vitally affect use of the home for residential purposes.

The load-bearing portion of the home is defined as the framing members and the structural elements that transmit both dead and live loads of the home to the supporting ground. Examples of load-bearing elements are:

- a. Roof rafters and trusses;
- b. Ceiling and floor joists;
- c. Bearing partitions
- d. Supporting beams;
- e. Columns
- f. Basement and foundation walls and footings.

### The following are excluded as major structural defects:

- a. Changes by the owner to the established grade lines affecting basement and foundation walls;
- b. Movement caused by flood or earthquake;
- c. Actual or resultant damage caused by lightning, tornado, unnaturally high winds or hurricanes;
- d. Damages caused by additions or alterations to the home;
- e. Improper loading over and above the design criteria for which that portion of the house was intended:
- f. Resultant structural damage due to fire;
- g. Changes in the water level which is caused by new development in the immediate area or can be traced to an act of nature:
- h. Water seepage in basement or crawlspace after the first year of coverage.
- 2. A structural failure will not be considered a defect until it has been established by Quality Builders Warranty Corporation as an actual or pending structural failure or some part of the load-bearing system as defined in (1) above. To be eligible, such defect does not have to render the home uninhabitable; however, it must be of such a serious nature that is vitally affects the use of the home for residential purposes.

07/13/18