

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