

**QUALITY BUILDERS WARRANTY CORPORATION**  
**3500 MARKET STREET, SUITE 204**  
**CAMP HILL, PA 17011**  
**PHONE: 717-737-2522 EMAIL: warrantycomplaint@qbwc.com**

---

**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 Phone # \_\_\_\_\_

Enrollment Number: \_\_\_\_\_ Effective Date: \_\_\_\_\_

Nature of Defect (Be Specific) \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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): \_\_\_\_\_

Has there ever been any litigation concerning 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 escrow or any other means? \_\_\_\_\_ If yes, please explain: \_\_\_\_\_

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

If yes, please describe: \_\_\_\_\_

\_\_\_\_\_

Present Mortgage: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State & Zip: \_\_\_\_\_

Attach any copies of correspondence with the builder involving this matter, and any relevant records you may have of conciliation or arbitration settlements. (Attach additional sheets if needed.)

\_\_\_\_\_  
Signature of Purchaser

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Purchaser (Optional)

\_\_\_\_\_  
Date

### **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 it vitally affects the use of the home for residential purposes.