



10 YEAR Major Structural Defects

- 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

LIMITED STRUCTURAL WARRANTY COVERAGE UP TO 10 YEARS

EXCLUDED NON-LOAD-BEARING ELEMENTS INCLUDE:

Damage to the following items is not considered a qualifying structural defect under this warranty:

- Roofing materials, including shingles, tiles, sheathing, and underlayment.
- Non-load-bearing walls, drywall, and plaster.
- Flooring materials and their underlying layers.
- Plumbing, electrical, and mechanical systems.
- All forms of exterior siding, such as stucco, brick, and stone veneer *(this includes veneer on arches supported by internal framework)*
- Interior ground-supported concrete slabs, including those in basements, garages, and other areas.
- Items not listed in the 10-year major structural defects box above.

Your structural warranty covers catastrophic failure of the specified load-bearing elements of your home. This warranty also addresses structural defects caused by soil movement, provided they are not otherwise excluded in this document. *For a condition to qualify as a structural defect, all of the following criteria must be met:*

1. There must be actual physical damage to at least one of your home's designated load-bearing elements.
2. This actual physical damage must be a direct result of the failure of a designated load-bearing element.
3. The failure of the load-bearing element's function must render your home unsafe, unsanitary, or otherwise unlivable.



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MAJOR STRUCTURAL DEFECTS

This refers only to actual physical damage to the load-bearing parts of the home, caused by the failure of those parts, and only when this damage makes the home unsafe or unlivable. Examples of each are listed below:

EXAMPLES OF LOAD-BEARING SEGMENTS:

(considered major structural segments)

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

EXAMPLES OF NON-LOAD-BEARING ELEMENTS

(not considered major structural segments)

1. Brick, stucco, or stone veneer
2. Finish flooring material and floor covering.
3. Plaster, lathes, or drywall
4. Wall tile, paper and other wallcoverings
5. Non-load bearing partitions and walls
6. Heating, cooling, ventilating, electrical, plumbing, and mechanical systems
7. Roof shingles, tar paper, all sheathing and other surfacing material
8. Any type of exterior siding
9. Concrete floors