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## Warranty

Buy with confidence, we proudly feature the Preferred Builders Warranty.



### **What is Preferred Builders Warranty?**

Preferred Builders Warranty is a new home warranty association, licensed and regulated by the Florida Department of Insurance. PBW was first licensed in 1984. PBW offers warranties on new homes throughout the state of Florida.

### **Who are the builders?**

A select group who have passed stringent requirements for customer satisfaction, quality of construction, and financial stability.

### **How do I obtain this coverage?**

At final closing, the homebuyer is given a copy of the binder/enrollment form. The builder or closing agent will forward the enrollment to PBW who will issue the warranty and forward it directly to the homebuyer.

### **How much will it cost me?**

The premium for this warranty is paid by your builder or deducted by the closing agent at the time of final closing.

### **What happens if I sell?**

The warranty is automatically transferred to the new owners until expiration.

### **What if the builder is no longer in business?**

PBW will continue coverage in the absence of the builder.

### **What does it cover?**

For TEN full years, your new home is covered for Major Structural Defects. In addition, during the first TWO years deficiencies in plumbing, heating, cooling, and electrical systems are covered. Additionally, during the FIRST year of coverage you are protected against workmanship and material deficiencies.

| <b>Possible Claimed Condition Or Component Of The Home</b> | <b>Length of Coverage</b> |
|--|---------------------------|
|--|---------------------------|

|  | 1 Year | 2 Years | 10 Years | Not Covered |
|--|--------|---------|----------|-------------|
| Non-Structural cracks in concrete, masonry, drywall, plaster, stucco, ceramic tile, marble, and grout.   | X      |         |          |             |
| Leaks or seepage at roofing, flashing, siding, windows, doors, gutters, and wet areas.   | X      |         |          |             |
| Malfunction of failure of doors, drawers, windows, plumbing fixtures, valves, fittings, electrical fixtures, switches, and breakers.   | X      |         |          |             |
| Finish deficiencies caused by: bowed, uneven, or out of plumb walls and floors open joints in interior and exterior trim split or warped doors peeling or deteriorated paint, stain, interior varnish and delaminated cabinetry surfaces.                                  | X      |         |          |             |
| Finish flooring: cracked or loose barble or ceramic tile or its grout loose, uneven or open seams in resilient flooring and loose carpet and open carpet seams.  | X      |         |          |             |
| Site grading, drainage: insufficient insulation inadequate heating or cooling.   | X      |         |          |             |
| Failure of: plumbing, water supply, septic pipes air conditioning ventilation and heating ductwork or pipes and electrical wiring.   |        | X       |          |             |
| Failure of the load bearing function of: foundations, beams, columns, girders structural floor, ceiling and roof systems load bearing walls and basement floor slabs.  |        |         | X        |             |
| Broken or scratched glass chips, nicks, scratches or other inflicted damage lack of cleaning, debris removal, overspill, soiling, spotting or mildew or fungus.  |        |         |          | X           |
| Defects in detached structures, swimming pools, driveways, walkways, fences, landscaping, irrigation consequential or resultant damage, changes or alterations in materials by other than the original builder or deficiencies or defects caused by or worsened by owners. |        |         |          | X           |
| Deficiencies caused by: neglect, acts of God or claims normally covered by insurance such as fire, windstorm, floor insect damage: claims resulting from homeowner's failure to maintain or operate properly or to minimize damage.  |        |         |          | X           |

**NOTE:** This table is for illustration purposes only. It is not intended to be complete in scope. If any discrepancy exists between this table and the warranty, the warranty will prevail. Refer to the warranty for specific terms, conditions, coverage, limitations, performance standards, and Homebuyer's responsibilities.

***How do I make a claim?***

For Major Structural Defects report claims directly to PBW. For other claims, you should first contact your builder. If your builder does not perform under a covered warranty item, PBW will meet the builders obligation, provided the claim is made to PBW under the terms of the warranty. The Homeowner may file a claim by sending the disputed items in writing to PBW. PBW will conduct a claims investigation meeting at the home and notify the owner and builder of the builders responsibility under the warranty. PBW must receive written notice of claimed items within 30 days after the expiration date of the claimed item.

**NOTE:** EVEN IF THE HOMEOWNER PREVIOUSLY CONTACTED THE BUILDER, PBW MUST RECEIVE WRITTEN NOTICE OF THE DEFICIENCY OR DEFECT IN ANY ITEM COVERED BY THIS WARRANTY PRIOR TO THE EXPIRATION OF THE 30 DAY REPORTING PERIOD FOR THAT ITEM.

***What if I disagree with PBW claim decisions?***

On the rare occasion when the Homeowner or Builder disagrees with PBW's claims decision, the warranty includes an impartial dispute settlement process through the American Arbitration Association. Because of the professionalism of our builders, this service is seldom requested but when needed, disputes can be resolved quickly and inexpensively thus avoiding the alternative of costly litigation and long delays. Under this procedure, there is no cost to the owner.

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