Indiana New Home Warranty Summary

Indiana state law (IC 32-27-3) requires builders to provide a **written new-home warranty** with minimum protection periods. Your builder meets—and exceeds—these requirements by pairing Indiana's statutory warranty with **2-10 Home Buyers Warranty**, the industry's leading warranty administrator for structural coverage.

What Your Warranty Covers

1. Workmanship & Materials – 2 Years

For the first **2 years**, your home is protected against defects in **workmanship, materials, and installation**, including:

- Interior trim & doors
- Cabinets & countertops
- Drywall, paint, and finishes
- Flooring (carpet, hardwood, tile, vinyl)
- Roofing materials & flashing
- Exterior siding & masonry veneer
- Windows and doors
- Basement floor & concrete flatwork inside the home (non-structural)

Standard of coverage:
Work must meet performance standards and be free from defects that impair the function or intended purpose of the component.

How to report a claim:
Notify your builder in writing within the 2-year period.

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2. Mechanical, Electrical & Plumbing Systems – 4 Years

For the first **4 years**, your home is protected against defects in installation or performance of:

- HVAC systems
- Electrical wiring
- Supply & waste plumbing
- Ductwork and ventilation components

Standard of coverage:
Systems must operate as intended and as specified by code.

How to report a claim:
Notify your builder in writing before the 4-year period ends.

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3. Structural Components – 10 Years

Your builder provides 10 full years of structural protection, administered by 2-10 Home Buyers Warranty. Structural items include:

- Foundation & footings
- Load-bearing walls
- Beams, columns & girders
- Roof-framing systems
- Floor-framing systems
- Lintels, masonry arches
- Other load-bearing structural components

A structural defect means actual physical damage caused by the failure of a load-bearing element that makes the home:

- Unsafe,
- Unsanitary, or
- Otherwise unlivable.

How to report a structural claim:
Contact 2-10 Home Buyers Warranty directly.
A $250 investigation fee may apply and is refunded if coverage is approved.

Your Responsibilities as a Homeowner

Indiana's statutory warranty requires homeowners to:

• Perform normal home maintenance

(e.g., HVAC filter changes, grading upkeep, caulking, cleaning gutters).

• Report issues within the warranty period

Late reporting = ineligible.

• Provide access for inspections and repairs

• Mitigate emergency situations

(Protect the home from further damage before repair work begins.)

What Is Not Covered

Under Indiana's statutory warranty and 2-10's structural coverage, exclusions include:

- Damage from lack of maintenance
- Weather events (hail, wind, flood, freezing, etc.)
- Soil erosion or grading changes caused by the homeowner
- Normal settlement cracks or cosmetic issues
- Mold/mildew caused by moisture not addressed by homeowner
- Landscaping, patios, fences, driveways, or detached structures
- Manufacturer-warranted appliances
- Consequential damages (hotel stays, storage costs, etc.)