

HB&G Companies



Subject: HB&G Companies Claim Form & Claim Procedure

In order to process your claim in a timely manner, we have provided the following information. Please review this information prior to submitting a claim. In this guide we explain what information is needed from you in order to file a warranty claim, a brief description of how the claims process works, what you can expect during the review process and what course of action takes place at the conclusion of the review process.

Getting Started:

1. **Homeowner Claim Form** – Fill out the included form as completely as possible. Be sure to provide all contact information required including your phone number, zip code, mailing address and email address, if applicable, also provide this information for the builder involved in initial construction and the retailer from whom the product was originally purchased. More information is always better and will prevent follow-up phone calls to retrieve this and ensure that your claim is immediately filed and scheduled for review upon receipt by HB&G Companies.
2. **Pictures** - Clear color pictures of the areas of concern as well as pictures of the installation as a whole will be required in order to have a claim scheduled for review by HB&G Companies. HB&G Companies products are required to be installed in certain ways in order for the warranties associated with these products to be valid. A copy of all HB&G Companies Product Warranties has been included with this guide; please keep this copy for your records. In order to fully evaluate the issues with the materials being submitted for a warranty claim and to be sure the solution provided will provide closure to the issue we ask that certain guidelines be followed when taking pictures of the nature of the installation. Keep in mind that these conditions listed are in addition to pictures showing the affected area as well as the installation as a whole.
 - a. PermaCast®, PermaWrap®, PermaLite, DuraCast™, and DuraLite™ Material will require pictures with the caps and bases removed or slid up or down in order to show end connections.
 - b. Wood Columns will not require the removal of the caps and bases but will require pictures showing the top and bottom of the columns where they contact the header (ceiling) and substrate (floor) to show loading.
 - c. Wood Posts, PermaPost® and Synthetic Posts will require pictures showing the tops and bottoms of the posts where they contact the header (ceiling) and substrate (floor) to show loading.
 - d. PermaPorch® Railing, Builder Select Railing and DuraLast Railing will require pictures of the connection or joints where rail has been cut, joins newel posts or connects to another structure. Chesterfield and wood core newels will require pictures of the end connection with the substrate. As well as pictures of the end of the newel that has been in contact with the porch or structure it was installed on; please note that refers to a picture of the end of the newel that shows the condition of the sealant on the bottom of the newel where the newel contacts the substrate (floor).
 - e. Balustrade will require pictures of the connection or joints where rail has been cut, joins newel posts or connects to another structure.

Pictures of the end connections of PermaCast®, PermaWrap®, PermaLite, DuraCast™, and DuraLite™, Wood Columns, Wood Posts, PermaPost® and Synthetic Posts are required in order to file a claim against

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the HB&G Companies Material. If the pictures asked for are not provided with your initial correspondence, HB&G Companies will contact you and ask for the correct information to be submitted as soon as possible. If this information is not received within 90 days, the claim will be declared incomplete and we will assume that you do not wish to pursue a claim against the HB&G Companies Material in question. All information forwarded to HB&G Companies that is incomplete in any way will be filed in inactive claims and kept for a period of ninety (90) days. After this period all information is purged from the system and must be resubmitted in order to file a claim.

3. Special Detail for Wood Products - Wood Columns and Wood Posts require special handling/storage and installation methods, if you are filing a claim against any wood column or wood porch post the following questions must be answered and sent in with the required information.

- a. What was the date of purchase?
- b. Was any type of coating applied to the interior of the column shaft prior to installation? (Exterior Applications Only)
- c. When were the columns or posts primed/painted?
- d. How and where were the posts or columns stored prior to installation and for how long?
- e. Were the ends of the post or column sealed with latex caulk, primer or paint?
- f. Were the tops of the columns or posts flashed or enclosed at the top or bottom after installation? (Exterior Applications Only)

These questions are required to be answered in order to file a claim against the HB&G Companies Wood Column or Wood Post. If the questions asked for are not provided with your initial correspondence, HB&G Companies will contact you and ask for the correct information to be submitted as soon as possible. If this information is not received within 90 days, the claim will be declared incomplete and we will assume that you do not wish to pursue a claim against the HB&G Companies Material in question. All information forwarded to HB&G Companies that is incomplete in any way will be filed as an inactive claim and kept for a period of ninety (90) days. After this period all information is purged from the system and must be resubmitted in order to file a claim.

4. Special Conditions for HB&G Companies PermaPorch® Ceiling Claims – HB&G Companies PermaPorch® Ceiling is an outsourced product. Claims dealing with HB&G Companies PermaPorch® Ceiling will have to be reviewed through a third party, this third party may also need to conduct a site inspection in addition to the filing of your claim. Due to the nature of the agreement between HB&G Companies and this third party the following information will need to be provided when filing a claim against this material:

- a. What is the on-center spacing of the joists that the ceiling product is installed on?
- b. What is the spacing at the ends of the runs where the ceiling board meets the ceiling frame?
- c. What is the spacing from the last ceiling board to the ceiling frame?
- d. What are the amounts and sizes of the vents installed?
- e. What is the orientation of the roof in regards to the afternoon sun?
- f. What type and amount of insulation was used in the ceiling?
- g. Photos showing a representation of the complaint with the installed ceiling.
- h. Photos showing the venting installed.

These questions are required to be answered in order to file a claim against the HB&G Companies PermaPorch® Ceiling. If the questions asked for are not provided with your initial correspondence, HB&G Companies will contact you and ask for the correct information to be submitted as soon as possible. If this information is not received within 90 days, the claim will be declared incomplete and we will assume that you do not wish to pursue a claim against the HB&G Companies Material in question. All information forwarded to HB&G Companies that is incomplete in any way will be filed as an inactive claim and kept for a period of ninety (90) days. After this period all information is purged from the system and must be resubmitted in order to file a claim.

5. **Proof Of Purchase** – Some Form of Dated Proof of Purchase is required to affect a claim against any HB&G Companies Material. All of our products have time limitations associated with the warranty, and in order to ensure your products fall into the time period acceptable for a claim to be filed this must be provided. If dated proof of purchase is not provided with your initial correspondence, HB&G Companies will contact you and ask for the correct information to be submitted as soon as possible. If this information is not received within 90 days, the claim will be declared incomplete and we will assume that you do not wish to pursue a claim against the HB&G Companies Material in question. All information forwarded to HB&G Companies that is incomplete in any way will be filed as an inactive claim and kept for a period of ninety (90) days. After this period all information is purged from the system and must be resubmitted in order to file a claim.
6. **Submitting Information** - All of the aforementioned material is to be compiled and sent back to the Warranty Department at HB&G Companies. The information can be scanned and emailed to warranty@hbgcompanies.com or mailed to HB&G Companies ATTN: Warranty Department P.O. Box 589 Troy AL 36081. Items mailed to HB&G will not be returned and become the property of HB&G Companies. Faxed material will not be accepted due to the likelihood of it being illegible upon its arrival. Please do not submit original copies of any document. HB&G is not responsible for documents submitted associated with Warranty Claims.

Claim Review:

1. **Claim Review Scheduling** - Given that all of the information required is submitted and all pictures are concurrent with the requirements listed above your claim will be scheduled for review by the HB&G Companies Warranty Claim Review Board. In most cases these reviews are scheduled between ten (10) and fifteen (15) business days from the receipt of the required information. This timeline does not correspond with the initial inspection date and is reflected as the date when all of the information is received by HB&G. Note: This time period may change due to work volume in the department. After review of your claim by the HB&G Companies Warranty Claim Review Board you will receive an official response from HB&G Companies by Mail. This letter will be sent no later than five (5) business days after the review has taken place.
2. **Claims Review Process** – HB&G Companies reviews claims purely based off of the required installation information and basic building knowledge. The material in question will be subject to these criteria only and are review by an unbiased panel of HB&G Companies Team Members with high levels of product knowledge and experience with building industry standards.
3. **Claim Settlement** – All claims are settled if deemed defective within the workings of the existing warranty associated with the product group purchased. A copy of all of the HB&G Companies Product Warranties listed by product group is included with this letter. Claims are settled in three separate ways:
 1. Replacement of the material purchased at no charge.
 2. Repair of the material purchased at no charge. Repair will be performed by an agreed upon third party contractor in your area. HB&G Companies as the manufacturer does not have repair crews and is not familiar with local contractors in your area. This contractor will need to be secured by you and agreed upon by HB&G Companies.
 3. Refund of the purchase price or the retailer's/dealer price at the time of the original purchase.

As stated in the attached warranty this decision is at HB&G's discretion. A letter will be sent to you upon the decision of the settlement of your claim detailing the prescribed settlement and instructions documenting delivery of the material Etc. HB&G Companies Product Warranties do not cover installation costs, labor or other implied reimbursements. HB&G Companies will not accept labor bills or back charges from contractors, homeowners, dealers or distributors these items will not be included in the claim review process as they are excluded from warranty coverage, so please do not submit them.

4. **Claim Denial** – If by chance your claim is denied for any reason a detailed description of the reasons for denial will be mailed to you upon the conclusion of the claim review.

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In closing let me assure you that your claim will be handled in a professional and timely manner. If you have any questions during any part of the claim process, please contact the HB&G Companies Warranty Department via mail or email. If your claim has been assigned a claim # make sure to reference it on all correspondence.

Warranty Department
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