When you own a Palm Harbor home, you're covered with our

5 Year Protection Plan

YEAR 1

Your new home is warranted by Palm Harbor Homes to be free from substantial defects in materials and workmanship. The warranty extends to the first retail purchaser and any subsequent purchaser and begins on the date of the initial installation at the homesite or the date the customer closes, whichever is later, and extends for a period of twelve (12) consecutive calendar months from that date.

Warranty service is available at no cost to the homeowner for defects reported within the warranty period as stated in the New Home Warranty.

Included in the coverage of your New Home Warranty are the following items:

All appliances that were installed by Palm Harbor Homes including (if applicable):

- Refrigerator and Dishwasher
- Oven, Range and Cooktop
- Garbage Disposal and Trash Compactor
- Built-in Microwave
- Furnace and Water Heater
- · Washer and Dryer
- Smoke Detectors

Typically these appliances, equipment and fixtures are covered under separate warranties by their respective manufacturers.

In addition to appliances, the following are also covered under your first year New Home Warranty:

Plumbing Fixtures

- · Showers Stalls and Bathtubs
- · Sinks and Toilets
- Faucets

Light Fixtures

- Exterior Lights
- Ceiling Lights
- Wall Mounted Lights
- Switches and Receptacles
- Circuit Breakers

Roofing Materials

- · Shingles and Underlayment
- Fireplace and Appliance Vent Stacks
- Flashing and Sealants

Floor Covering

- · Carpet and Carpet Pad
- Wood and Ceramic Floor Tile
- Vinyl Floor Covering

Ceiling Fans

- Kitchen and Bathroom Exhaust Fans
- Decorative Paddle Fans

Refer to New Home Warranty for specific warranty information, limitations and exclusions.

YEARS 2-5

The 5-Year Protection Plan offered by Palm Harbor Homes lengthens the coverage of the following structural, electrical and plumbing system:

Sub-Floor Structure

- Wood Floor Joist supporting Floor Decking
- Oriented Strand Board and Plywood Decking
- Insulation and Support Lumber within Floor

Roof Structure

- · Roof Trusses and Rafters
- Main Support Beams and Roof Decking
- All Support Lumber contained within the Roof
- Shingles, Insulation and Metal Roofing

Interior and Exterior Walls

- · Exterior Siding and Insulation
- Studs and Support Lumber within Walls
- Column Members and Framing Members

Home Plumbing Systems

- Hot and Cold Water Distribution Piping
- Drain, Waste and Vent (DWV)
 Piping

- All Piping Fittings
- All Piping Connections
- All Fixture and Appliance Connections

Home Electrical Systems

- · All Wiring, Fittings and Connections
- · Fixture Boxes and Junction Boxes
- · Main Panel and Sub-Panel Boxes

All repairs or replacements made under this 5-Year Protection Plan (in years 2 through 5) are subject to a deductible charge per occurrence per system defect.

The replaced or repaired parts or components are covered only until the 5-Year Protection Plan expires. All parts or components repaired and/or replaced under this plan are the property of Palm Harbor Homes. Final determination whether to repair or replace parts or components will be made by Palm Harbor Homes.

