

CONSUMER



ANNUAL RATINGS 2014 Edition

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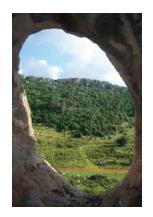
CONSUMER TIP

Look for these helpful tips to become an **Educated Replacement Window Consumer**

Just Another Hole in the Wall...

Before recorded history, someone realized the need for more than just an entrance to their cave. So, they created another hole to allow for sunlight, fresh air or an alternative way out for safety. They invented the world's first window!

That inventor recognized the need for another hole in the wall for the same reasons we do today for our home or business. We all need windows for light, view, ventilation and egressor access out of the building. The prehistoric need for light, ventilation and egress, as well as protection from the elements or intruders still remains.



Today, we expect the modern window to do much more, and the technology continues to improve. From selfcleaning glass to silver and titanium glass coatings, there are more glazing options than ever to consider when purchasing new windows. When you finish reading this Consumer Ratings Best Buys for Replacement Windows, you'll be better educated and prepared to make the best choice.

Do Your Windows Function Properly?

The first step in the process should be a thorough evaluation of your existing windows and the comfort of your space. Answering these questions will help determine your needs.

- Lock Securely-providing safety for your family and property.
- Open Fully-allowing safe access if needed as an exit during an emergency.
- Weather Protection-keeping rain out to prevent costly structural damage, as well as mold and mildew which contribute to respiratory problems and allergies.
- Climate Control-preventing wind and drafts from entering, as well as keeping your interior cool during warmer weather.
- Screens which fit securely preventing insects while also allowing for ventilation when desired.

Energy Efficiency

Your windows have an enormous effect on the energy efficiency of your home, as well as the overall comfort. Here are some things to consider.

During cooler months, if you feel drafts near your window or cold radiating off the glass, you will reduce your heating costs considerably by replacing your windows with professionally installed energy efficient windows.

During warmer months, if you need to keep blinds or curtains closed due to excessive heat penetration, new windows will help reduce your cooling costs.

The Value of Curb Appeal

Windows are a substantial part of your property's appearance. Not only is functionality important, but esthetics can be equally important and a direct correlation to your property value. Unattractive windows can lead to a lower bank appraisal when trying to refinance a mortgage or get a loan approval.

Having the right windows also affects the sale price of your property, should you choose to sell. Since they're such a large factor as a design element, your windows can give an immediate impression of your property's overall condition, just by their appearance. Plus, if you ever choose to sell, prospective buyers consider the window condition extremely important.



Do I Need New Windows Or Should I Fix My Existing Windows?

- Replacing windows is often a wiser investment than trying to maintain old ones.
- Do you want to increase the value of your property?
- Do you want to continue to spend money repairing your existing windows?
- Do you want to save money and improve the comfort of your home?
- Do you want a more energy efficient alternative to your existing windows to provide decades of high performance?



CONSUMER TIP

Replacing windows is often the best choice to improve the comfort, value and appearance of your property for years to come.

Top Buyer Benefits To Consider

Below is a list of Top Buyer Benefits to consider when purchasing windows to help determine the best product for your particular needs.

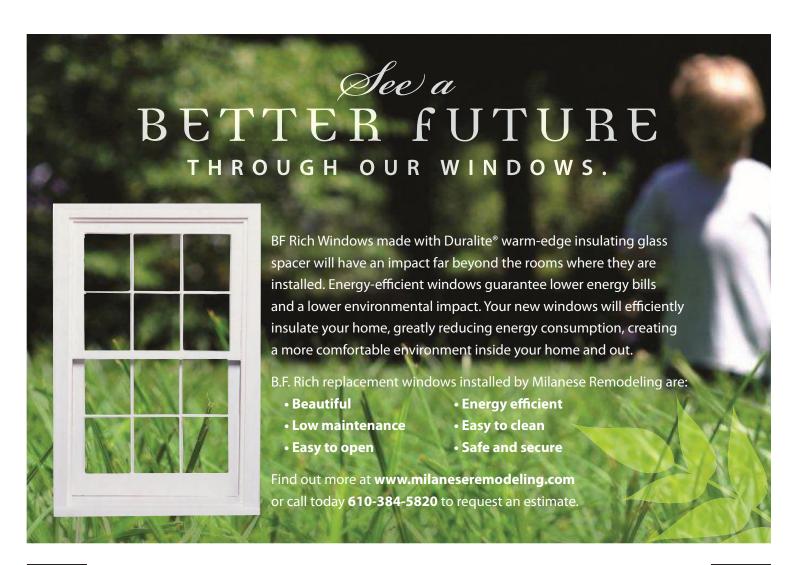
- Improved appearance inside and out
- Energy efficiency-lower heating and cooling costs
- Easy to clean or self-cleaning glass
- Easy to open, close and lock
- Better year round comfort indoors
- Increased property value
- Resistance to air infiltration
- Resistance to water penetration
- Less maintenance
- Less noise, dust and allergens in the home
- Keeping insects out
- Safe to operate
- Increased security
- Reduce expensive fading of interior furnishings
- Reduce condensation, mold and mildew
- Improved ventilation
- Elimination of awkward storm windows
- Reduce harmful UV light and solar heat gain



CONSUMER TIP

If you have a home or business with windows that do not live up to the basic expectations of a modern window, you may benefit from new windows that improve appearance, energy efficiency, maintenance costs and functionality.





Window Material

The 4 Materials Commonly Used To Manufacture Window Frames Today

Aluminum - Typically used for large panes of stationary glass in commercial applications for strength, aluminum greatly sacrifices energy efficiency. The metal frame actually conducts temperature, therefore transferring cold to the heated space which defeats the efforts of both heating and cooling.

Wood-The popularity of wood windows has declined during the 21st century. The most common reasons include low energy efficiency, the need for storm windows, high maintenance costs, and when exposed to the elements wood can rot, warp, twist and separate from the glass itself.

Composite/Fiberglass-Windows composed of a mixture of materials such as wood pulp, glass fibers and plastic shells are relatively new to the industry. While they have some of the density properties of wood, they have not been tested or evaluated for any length of time.

Vinyl-Vinyl window frame brands have become the product of choice for today's homeowner. Vinyl frames are proven to provide the ultimate combination of high energy efficiency, superior style and low maintenance for residential and light commercial properties for more than 25 years. Strength is the differentiating factor between vinyl windows brands, as they can be manufactured in varying thicknesses and multi-chambered internal designs, which determine their overall strength and effectiveness.



CONSUMER TIP

Vinyl window frames receive the Consumer Ratings Top Pick for energy efficiency, value and performance. Design and engineering for high structural strength rating is the biggest factor in selecting a quality vinyl window.



Window Models

Each manufacturer, or brand, typically offers a series of different models. These are usually defined as Good, Better or Best. You'll also hear the term "builder grade" which refers to a lower quality product and "remodeler grade" representing better models.

Well known, large brands are also offering lower priced, inferior models in many big box stores. You should be fully aware of the quality of the window model, rather than relying on name recognition alone. When purchasing your new window, be aware of the various models and always compare standardized test data such as Energy Star and Design Pressure ratings to determine the best value.



CONSUMER TIP

Don't rely on brand names when purchasing windows. Always compare ratings such as **ENERGY STAR** and Design Pressure to determine the best value.

Window Design Options

Since your replacement windows are a true investment in the future of your property value, you can also include various design options such as designer colors, divided lites, decorative glass, hardware finishes and exterior trim options. Although there are more ways to define your replacement windows, the length of time a window remains beautiful depends on the quality of the product, the skill in installation and the conditions that window experiences. A quality window, properly installed, can last more than 25 years!

CONSUMER TIP

Ask your window professional to see a 10 year sample of the window you're considering. Has it stood the test of time?



The 9 Window Styles Available

There are several different window styles, each offering a unique solution for your particular space.

Double Hung- This is the most common window style seen in homes, consisting of two sashes that slide up and down.

Picture-Virtually every home has at least one stationary window. These do not operate and are often a design feature of a home.

Horizontal Slider-Windows with two or more sash that slide horizontally from side to side are knows as horizontal sliding windows. These are a great way to have large expanses of glass that operate. These do, however, have low energy efficiency and resistance for air and water penetration.

Casement-The casement window swings out, like a door, thus giving the appearance of a picture window when closed. Casement windows provide the most ventilation of any operating window and are often the window style with the highest resistance to water penetration and air infiltration.

Awning-Awning windows are very similar to casements, but the hinge is at the top, allowing the window to swing out from the bottom. The glass sash creates an awning effect when open to allow the window to remain open during rain without damaging the interior.

Hopper-The hopper window is similar to both casement and awning styles, but the window swings in instead of out, and the hinge is at the bottom.

Bay - Bay windows combine a series of windows to create an angled extension to a home and require a roof to protect against water penetration from above. A typical bay will include a wide stationary picture window in the middle with smaller operating double hung or casement style windows on each side, called flanking windows. A box bay is a common type of bay window determined by the angle, width and depth of the combination.

Garden Bay-This is a box bay window with a glass roof and are often used in kitchens.

Bow-A bow window combines a series of three or more windows, extending beyond the house, and requiring a roof or overhang to protect against water penetration. The multiple windows are of equal width and set at an equal angle. When the series of windows combine to make a bow window, the sill becomes a semi-circular shape. Since each window in this configuration operates as a casement or double hung window, a bow allows for more ventilation than a typical bay window.

CONSUMER TIP

Not all windows in your house need to be the same style. Different styles of windows can be selected for their unique ability to provide solutions for individual applications. Windows are available in nine basic styles including bay, bow, and garden windows. Learn the difference between window styles to get the look and functionality you want.

Next Steps

Once you have evaluated your existing windows and have chosen a style and design, the following steps can be helpful and save you money and frustration in the future.

1) Visit A Local Showroom

The best way to begin is to visit a local showroom to see full sized displays of the windows available. This gives you a better opportunity to see the appearance and how it operates first hand, as well as evaluate the professional knowledge and support of the staff. This is of paramount importance, because if they aren't helpful, professional and knowledgeable then you may want to take your business elsewhere.



CONSUMER TIP

Getting in-home estimates from several companies without visiting showrooms may seem like an easy way to shop, but it dramatically increases the chances of having to deal with a high-pressure, unprofessional salesperson. The consumer may actually be put at a disadvantage and feel forced to make an immediate buying decision based on seeing only a small sample window, a brochure or no actual window at all.

> Resources for the window & door industry. TRAINING | MEMBER SERVICES | FORUMS PUBLICATIONS | WEBINARS | POLICY



2) Ask For Professional Certification & References

A critical point to keep in mind now is that the quality of the installation is paramount to your windows performance. One of the leading causes of dissatisfaction of replacement windows results in poor installation. The U.S. Department of Energy promotes the benefit of high efficiency glass to reduce fuel consumption. Hence, the American Architect and Manufacturers Association initiated a program called Installation Masters to ensure the education, technique and training for both the installer and the property owner. The AAMA Installation Masters Certification makes is easy to find companies that have received the superior professional training for proper installation. The Installation Masters course ensures high quality practices recommended by architects and manufacturers for energy efficient, water tight and air tight residential and light commercial window replacements.

A well established, experienced company should be prepared to provide an impressive list of references. Reputable professionals who have been in business for a long period of time have loyal, satisfied customers. The actual window installation is critical to your future satisfaction and financial investment. If the window is not installed properly, it could result in mold, rot and inefficient energy control. If the window professional does not have references they can offer, you may want to take your business elsewhere.

3) Your In-Home Appointment

After visiting a showrooms, looking at your window options and verifying professional certifications and references, the next step should be to ask the window professional to come to your home to inspect your home and evaluate your particular options. Be prepared to dedicate enough time during this step. The window replacement specialist should inspect your existing windows, evaluate your needs and discuss your particular options. Now is the time to ask questions and also make some dramatic changes to your home or business. After the in-home inspection, the window replacement specialist should be able to present and explain their installation methods, design options and pricing. If the window replacement specialist doesn't take the time to make a thorough home evaluation, you may want to take your business elsewhere.

4) Avoid Sticker Shock: ENERGY STAR & Design Pressure Ratings

The U.S. Environmental Protection Agency, through its ENERGY STAR program, requires NFRC certified windows to be clearly labeled with fuel efficiency data. A new window should have a sticker which lists the results of both ENERGY STAR and Design Pressure Ratings tests. Now is also the time to ask for these ratings and learn the significant differences between various brands. These ratings are similar to the MPG, or Miles Per Gallon ratings for a car. First, ENERGY STAR ratings provide results from industry testing showing performance against heat loss, reduced solar heat gain which increases air conditioning costs, and actual light penetration. The ENERGY STAR rating will directly affect your energy usage and your comfort.

The Design Performance, or DP Rating, is similar to crash safety ratings for cars because they tell you how a window performs against pressure. This includes weather which can lead to water or air infiltration, objects which become air born in severe weather, as well as an attempted forced entry. The DP Rating is an indicator of the windows overall structural strength. Together, the ENERGY STAR and DP Ratings provide a series of independent industry testing results for windows. Ask your window expert for these ratings as they will determine the quality and strength of the product. If your window professional cannot provide and review this information, he may not be worthy of your business.

CONSUMER TIP

Be sure to ask for Installation Masters certification proof prior to selecting an installer or window professional. This certification ensures superior professional training and advanced skill. Remember... there is no substitute for an experienced window professional. Make sure your contractor is properly licensed and insured. Check references and get their Better Business Bureau Rating, and their affiliation status with your local Chamber of Commerce or Remodeling Association.





5) Ask For The Warranty

Once you have agreed on the brand, model and style of your window replacement ask for the exact price and a written contract. The contract will help avoid any conflicts after installation. It should include the window brand, model, style, ENERGY STAR and DP Ratings and installation methods. This document is a legal agreement and your assurance for future satisfaction. Should you have any claims or problems with the window installation or manufacturer, the warranty provides protection.

CONSUMER TIP

Get It In Writing! The warranty is a legal document for your protection. A Lifetime Limited Warranty SHOULD mean that you will not pay for window repairs for as long as you own your home.

Your Warranty Should Include The Following Information

Parts- The parts warranty can be confusing and may include varying coverage times based on the actual part. The service labor is never included, or only for a very limited time after purchase, for as little as 30 days to 12 months. For example, hardware may have a one year warranty, glass a 10 year Pro-Rated warranty and frames may not be covered at all.

Pro-Rated- This term indicates a reduction in warranty coverage for each year of ownership which leads to the consumer paying more and the manufacturer paying less over time. Often the property owner finds out too late that their Lifetime Limited Warranty results in the buyer paying 100% of the labor costs and 50% of the parts in as little as three years.



BFRich Windows & Doors

Lifetime Limited Warranty

& Doors



B.F. Rich warrants all vinyl new construction and replacement bet National and High Tension and pation doors against manufacturers' defects in material or workmanship under normal use and service under the terms and conditions described below, after installation, for as long as the original purchaser (the "Customer") owns and resides in the home in which the products were installed (the "Residence"), subject to transfer as set forth below. If B.F. Rich products are installed in multi-family, commercial or rental properties, refer to the "Commercial Applications" section of this Warranty.

Finish: B.F. Rich warrants factory-applied finishes against Finish: B.F. Rich warrants raciory-applied initiares against flaking, cracking, or bilstering and warrants that vinyl products will not pit, corrode, or crack under normal use and service for so long as the Customer owns and resides in the Residence, except as limited herein. Ten Year Warranty: Colors of painted exterior windows and patio door finishes are warranted for ten (10) years from the date of purchase. Five Year Warranty: Colors of cap-stock exterior window and finishes are warranted for five (5) years from the date of purchase. This warranty excludes damage related to harsh or corrosive cleaning products, the application of aftermarket paints, improper installation and uniform fading or color change due to weathering.

ss: B.F. Rich warrants that insulated glass, including internal grids, will be free from obstruction between the glass, including film formation, including moisture, on the internal glass surfaces caused by failure of the hermetic seal and including small caused by failure of the hermetic seal and including small spots, marks, dust and scratches which exceed the federal specifications ASTM C1036-06 for so long as the Customer owns and resides in the Residence. This warranty excludes seal failure due to broken glass (unless covered under "Glass Breakage" warranty described below). Condensation on the glass is not a defect and is not covered under this warranty. Condensation is a natural result of humidity within the house or building area and interior/exterior temperature differential. Glass Breakage: B.F. Rich warrants insulated glass against breakage under normal use and service for Lifetime excluding breakage under normal use and service for Lifetime excluding breakage due to causes specified below under "Exclusions and Limitations" and further provided that B.F. Rich is not obligated to replace the glass more than twice in the same window or door during the term. Five Year Warranty: Glass with internal blinds during the term. Five Year Warranty: Glass with internal blinds are warranted against seal failture for five (5) years from date of purchase and are excluded from the "Glass Breakage" warranty set forth above. One Year Warranty: Caming glass and wire glass are warranted against seal failure for one (1) year from date of purchase and are excluded from the "Glass Breakage" warranty set forth above.

Revised: January 1, 2011

B.F. Rich Co., Inc., P.O. Box 6031, Newark, DE 19714-6031

Parts: B.F. Rich warrants that vinyl window parts will be free from Parts: B.F. Nich Warrants that virty window parts will be free from manufacturers defects in material and workmaship for so long as the Customer owns and resides in the Residence and complies with Window and Door Care schedule, except as follows: Five Year Warranty: Blinds between the glass are warranted to be free from manufacturer's defects in material and workmanship for five (5) years from the date of purchase. One-Year Warranty: Hardware with brass finishes, patio door lock sets and screens are warranted to be free from manufacturer's defects in material and workmanship for one (1) year from the date of purchase

Transferability: This warranty is transferable ONE TIME ONLY during the period that is ten (10) years from the date of purchase if the Residence is sold, under the following terms: 1. Only the original Customer may transfer this warranty, 2. The new homeowner's warranty term will be limited to the shorter of (a) the remainder of the applicable warranty term, or (b) five (5) years from the closing date of the sale of the Residence, for items subject to a lifetime warranty. 3. To transfer, the Customer or the new homeowner must send written notice to B.F. Rich within thirty days of the closing, stating (i) names of the Customer and the new homeowner, (ii) closing date, (iii) job number (from this certificate), and (iv) name of B.F. Rich dealer from whom the product was purchased. The transfer will not extend the warranty

Exclusions and Limitations: This warranty excludes products exceeding B.F. Rich's maximum size specifications. This warranty excludes: installation-related defects, structural failure of walls or

foundations, damage occurring in a construction area or caused by acts of God, severe weather, vandalism, terrorism, war, riot or civil disorder fire, airborne pollutants, vapors, salt or acid rain, negligence or misuse

fire, airborne pollutants, vapors, salt or acid rain, negligence or misuse and failure to provide reasonable and necessary maintenance. Metal hardware in seacoast areas is limited to a (10) ten year serviceability warranty and must be maintained according to our recommendations on reverse side of warranty. Glass or hardware not manufactured or supplied by B.F. Rich is excluded. Self-cleaning or low maintenance glass coatings are limited to a (10) ten year warranty. Eye-Watch™ products and windows or doors in commercial applications are not eligible for the glass breakage warranty. B.F. RICH MAKES NO OTHER REPRESENTATION OR WARRANTY OF ANY KIND.

EXPRESS OR IMPLIED, REGARDING ITS PRODUCTS, INCLUDING

WARRANTIES OF MERCHANTABILITY OR OF FITNESS FOR A

PARTICULAR PURPOSE. This warranty EXCLUDES INCIDENTAL OF CONSEQUENTIAL DAMAGES resulting from any defect. Some states do not allow the exclusion or limitation of implied warranties or of incidental not allow the excussion of immature of impired warranties may not be disclaimed or consequential damages. If implied warranties may not be disclaimed in your state, the length of any implied warranty term shall not exceed the minimum term required by law or, if no minimum term is required, shall not exceed one (1) year from the date of purchase. This warranty gives you specific legal rights; you may have other rights, which vary from state to state.

General Terms: Dealers are not authorized to modify or expand General Terms: Dealers are not authorized to modify or expand this warranty, B.F. Rich's sole liability under this warranty, at its option, either to repair deflective parts or products or to supply replacements for installation by an authorized dealer. B.F. Rich reserves the right to change its product line and to substitute the nearest equivalent product for discontinued items. B.F. Rich shall have no responsibility or liability for installation or associated labor costs, or for shipping or freight charges. If B.F. Rich shall have publicated and/or installation services, B.F. Rich may charge a fee commensurate with fees charged by its authorized dealers in comparable markets.

Commercial Applications: If B.F. Rich products are installed Commercial Applications: If B.F. Rich products are installed in a building operated as a multi-family dwelling or used for commercial purposes or rental properties such as schools, churches, apartment complexes, government owned structures, office buildings, etc., then this Warranty will be limited to ten (10) years on all materials, except those specifically outlined in "Exclusions and Limitations" and will not be transferable.

Claim Procedure: To initiate a warranty claim, contact an authorized B.F. Rich dealer within the applicable warranty term. If the dealer does not respond after ten (10) days, write to B.F. Rich at PO Box 6031, Newark, DE 19714-6031, ATTN: Service Dept. Include a description of the product and the alleged defect; your name and address; the date you purchased the product, the dealer name and date(s) of contact, and a copy of this certificate. The dealer or B.F. Rich will inspect the reported defect to determine whether your claim is valid under this warranty. If your claim is not covered under this warranty, B.F. Rich may charge an inspection fee or service charge for its on-site inspection. Warranty Claims may also be submitted at the B.F. Rich Copporate web site, www.bfrich.com/warranty_claim_form.html.

Dealer:
Homeowner:
Address:
Date of Installation:
BFRich Job#:
No. of Windows:
No. of Doors:

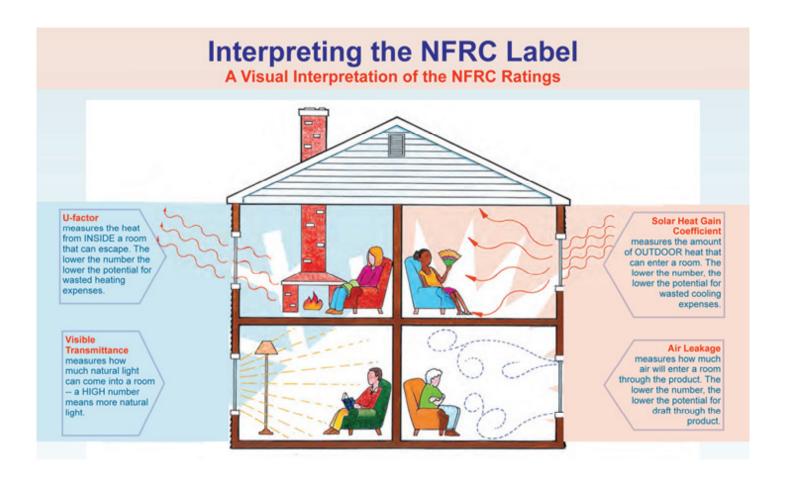
Transferable-This simply refers to the property owners ability to transfer, or pass along, the window warranty to a future owner if they decide to sell the property. Many window manufacturers do not include a Transferable warranty. This feature can significantly increase the property's value because it gives a potential buyer the security for any future or unforeseen expense.

Accidental Glass Breakage-This can occur from a lawn mower kicking up debris, to a baseball, as well as a manufacturer defect. Some warranties cover glass breakage, and some do not. Having this coverage can save you up to \$1,000 for a single incident.

Glass Failure- This term refers to a potential defect within the two panes of glass which could result in a cloudy film from condensation. The result not only affects the appearance of the window, but also the energy efficiency. If this condition is not covered in your warranty, it could result in costly repairs over many years.

CONSUMER TIP

Consumer Ratings only recommends window brands and manufacturers with a Credible Lifetime Limited Warranty including 1) Coverage for the complete window as long as you own your home; 2) Is Non-Prorated; 3) Includes labor costs for warranted repairs; 4) Includes accidental glass breakage replacement; 5) Includes glass failure replacement; and 6) Is transferable to the next owner for at least 10 years.



Milanese Remodeling has provided superior craftsmanship and customer service since 1957. As a family owned company, our name is also our reputation. We back our work and products with the highest of skill and integrity. When you begin looking for replacement windows, call us. We'll walk you through every step and guarantee your satisfaction.

Here is my pledge to you...

I promise to listen to your ideas. I will always be polite, courteous and trustworthy. I will answer your questions honestly. I will respect your time and not overstay my welcome. I will provide you with my expert feedback and recommendations. I will give you choices to allow you to achieve your project. I will give you accurate prices that are complete. I will never charge for "extra work" without YOUR written approval. I will provide local references of my work. I will give you details about how your project will be done. I will share my installation schedule with you. I will tell you how long your project will take. I will give you specific information about the products I recommend. I will never pressure you to make a quick decision. I will provide a showroom for your convenience. I will provide an office with normal business hours.



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