

FLORIDA – INFORMATION ON WINDSTORM LOSS MITIGATION FEATURES AND AVAILABLE PREMIUM DISCOUNTS – ADVISORY NOTICE TO POLICYHOLDERS

This Notice provides information on the availability and range of premium discounts for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have been installed or implemented. The discounts apply only to the portion of the premium attributable to wind coverage. Listed below is general information about available discounts. The estimates below are general in nature and the actual amount of the discount(s), if any, may vary depending on specific features and conditions of the insured property. Please contact your producer or insurer for more specific information.

Description Of Mitigation Measure
<p>Building Code:</p> <ul style="list-style-type: none"> Structure built in compliance with Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward Counties), South Florida Building Code (SFBC-94).
<p>Roof Covering And Roof Covering Attachment</p> <ul style="list-style-type: none"> All roof covering types meet Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward Counties), the South Florida Building Code (SFBC-94).
<p>Roof Deck And Roof Deck Attachment</p> <p>Meant to identify the weakest form of roof deck attachment:</p> <ul style="list-style-type: none"> Plywood/Oriented Strand Board roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options below. Plywood/Oriented Strand Board roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf. Dimensional Lumber and Tongue and Groove Decks composed of 3/4- inch thick boards with nominal widths of 4 inches or more; or Reinforced Concrete Roof Deck.

Roof-To-Wall Attachment (Roof Anchorage)

Meant to identify the weakest form of roof to -wall attachment:

- Toe Nails: Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall;
- Clips: Pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. The metal does not wrap around the top of the rafter/truss, and the clip is only located on one side of the connection;
- Hurricane Ties – Single Wraps: A single strap that is attached to the side and/or bottom of the top plate and is nailed to the rafter/truss; or
- Hurricane Ties – Double Wraps: Straps that are wrapped on both sides, are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.

Opening Protection

Meant to identify the weakest form of wind borne debris protection installed on the structure:

- Hurricane Impact (Class A): All exterior wall and roof openings in building are fully protected with impact resistant doors and/or impact resistant glazing that meets one of the following requirements:
 - SSTD12;
 - ASTM E 1886 and ASTM E 1996 (missile Level B – 9lb.)
 - Miami-Dade PA 2001, 202 and 203; or
 - FBC TAS 201, 202 and 203
- Basic Impact (Class B): All exterior wall and roof openings in buildings must be fully protected with impact resistant coverings, impact resistant doors, and/or impact resistant glazing that meets requirements of ASTM E 1886 and ASTM E 1996 (missile Level B – 4.5lb.).

Roof Shape

- Hip: Roof has sloping ends and sloping sides down to the roof eaves line; or
- Flat: Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slop of less than 2:12;
- Gable: Roof has vertical walls that extend all the way to the top of the inverted V. Gable roof must be braced to qualify for a discount.

Secondary Water Resistance

- Self-adhering polymer modified bitumen roofing underlayment applied directly to the sheathing; or
- Foamed polyurethane structural adhesive from inside the attic to cover the joints between all plywood sheets of the roof.

Does not include underlayments or hot-mopped felts.

Internal Pressure Design

- Enclosed
- Partially Enclosed: assumes one or more areas of the building are open to allow wind to enter the building and pressurize the interior.