

The list below displays available credits for windstorm construction features in the state of Florida, along with the necessary documentation required to apply the credit. This information is presented in accordance with state requirements and is not intended to guarantee policy eligibility. If you are interested in obtaining a quote, please talk to an independent agent representing Cincinnati Insurance.

Windstorm Construction Features

A. Eligibility

1. When the policy covers the peril of Windstorm or Hail, a risk located in the State of Florida may be eligible for a premium credit if one or more of the following loss mitigation features or construction techniques exists:
 - a. Roof Covering;
 - b. Roof Deck Attachment;
 - c. Roof-Wall Connection;
 - d. Opening Protection; or
 - e. Roof Shape
2. The credit recognition and description of the loss mitigation features listed in Paragraph A.1. are outlined in the Credit Mitigation Tables and in Paragraph E.

B. Proof of Compliance

The Uniform Mitigation Verification Inspection Form (OIR-B1-1802) is to be completed for all risks in which loss mitigation discounts will be applied. To qualify for the loss mitigation credits, the roof covering and appropriate construction features are to be identified on the form. A photograph or documentation of the roof shape will also qualify for the credit. The form must be signed by a registered or licensed inspector. The insured is responsible for the expense associated with substantiating the existence of the mitigation features. If a home is built 2002 and after and applying only for the minimum discount for the 2001 Florida Building Code they are not required to have this form completed and signed by registered or licensed inspector.

C. Premium Credit Computation

To compute the Windstorm Loss Mitigation credit amount multiply the Wind Base Premium by the appropriate loss mitigation factor selected from the Tables provided in Paragraph E.

D. Building Mitigation Feature Described

The following descriptions are provided to assist in the premium computation process described in Paragraph C. These descriptions focus on the particular category headings, included in the Tables provided in Paragraph E., which require further explanation.

1. Territory Exposure

Terrain B is referring to Inland Locations/All other.

Terrain C are points located within 1500 ft. of coastline and barrier islands.

HVHZ (High Velocity Hurricane Zone) is referring to Broward and Dade Counties, per the FBC sections 202 and 1611ff.

2. Roof-Deck Attachment

Level A is plywood or OSB (Oriented Strand Board) nailed with 6 penny common nails at 6" spacing on the edge and 12" in the field on rafters or trusses spaced 24" apart.

Level B is plywood or OSB (Oriented Strand Board) nailed with 8 penny common nails at 6" spacing on the edge and 12" in the field on truss or rafters spaced 24" apart.

Level C is plywood or OSB (Oriented Strand Board) nailed with 8 penny common nails at 6" spacing on the edge and 6" in the field on truss or rafters spaced 24" apart. Within 4 feet of the gable end the nail spacing is 4".

Level D is dimensional lumber and tongue-and-groove decks nailed with 8 penny common nails at 6" spacing on the edge and 6" in the field on truss or rafters spaced 24" apart.

3. Roof-Wall Connection

Toe Nails are approximately three nails driven at an angle through the rafter or truss and into the wall's top plate.

Clips are pieces of metal which are nailed into the side of the rafter or truss and into the side of the wall's top plate or stud. The metal does not wrap around the top of the rafter and the clip is located only on one side of the connection.

Single Wraps are wrap style metal straps which are attached to the side and/or bottom of the wall's top plate and are wrapped and nailed around the top of the rafter or truss from each side. Double Wraps are wrap style metal straps which are attached to the side and/or bottom of the wall's top plate and are wrapped and nailed around the top of the rafter or truss from each side.

4. Opening Protection

- a. None: glazed openings not protected for impact resistance;
- b. Intermediate Type (Basic): All glazed openings that meet the requirements of ASTM E 1886 and ASTM E 1996 for small missile impact testing (4.5 pounds); or
- c. Hurricane Protection Type: All glazed openings protected to meet the requirements of one of the current Miami-Dade Code standards, as follows:
 - (1) Standard Building Code SSTD-12 for large missile impact testing (9 pounds);
 - (2) ASTM debris impact standard E 1886 and test E 1996; or
 - (3) Miami Dade Hurricane Impact Protocols PA 201 (large missile impact test), 202(structural pressure, air, water, and forced entry test) and 203 (test for cyclic pressure).

5. Roof Shape

Hip Roofs have sloping ends and sloping sides down to the eaves line. Any roof shape other than hip roof will be categorized as all other.

6. Secondary Water Resistance (SWR)

A roof is considered to have secondary water resistance if a self-adhering polymer modified bitumen roofing tape or foamed structural adhesive is installed at all roof deck joints. These products prevent water entry into the structure when the roof covering itself fails.

No Secondary Water Resistance is a roof without Secondary Water Resistance.