



Windstorm Mitigation Verification Form

Insured Name: _____

Location Address: _____

Policy Number (if known): _____

Date of Inspection: _____

** Form must be completed in its entirety so that all wind mitigation features may be properly classified. Incomplete forms will be returned for completion.**

Florida Building Code 2001

Has the structure been built to at least the minimum specifications of the 2001 Florida Building Code?

Yes _____ No _____

Terrain Exposure Category of Structure

Enter the terrain category below for the structure, as defined by the Florida Building Code (sections 1606.1.8 and 1619.3). All areas in Miami-Dade or Broward Counties should be entered as HVHZ. Terrain C includes barrier islands as defined per Florida Statutes and all other areas within 1,500 feet of the coastal construction control line, or within 1,500 feet of the mean high tide line, whichever is less. Terrain B includes all areas not included in HVHZ or Terrain C.

Terrain: B _____ C _____ HVHZ _____

Basic Wind Speed Location of Structure

Enter the basic wind speed where the structure is located. Basic wind speed zones are defined in section 1606.1.6 of the Florida Building Code.

0-109 _____ 110-119 _____ 120-129 _____ 130-139 _____ 140-149 _____
150+ _____

Wind Speed Design of Structure

For structures built to the 2001 Florida Building Code enter the wind speed the structure is designed or mitigated to withstand. The wind speed design of the structure cannot be less than the basic wind speed location of the structure in the previous question. If the structure is not built to the 2001 Florida Building Code, and the wind speed design is not known, please enter Existing Construction (Unknown).

0-109 _____ 110-119 _____ 120-129 _____ 130-139 _____ 140-149 _____
150+ _____ Existing Construction (Unknown) _____

Wind Borne Debris Region (WBDR)

Enter whether the structure is located in the Wind Borne Debris Region (WBDR), as defined by the Florida Building Code (section 1606.1.5). The WBDR encompasses all areas where the basic wind speed is 120 mph or greater, except for area from the eastern border of Franklin County to the Florida-Alabama state line, where the region only includes areas within 1 mile of the coast. The WBDR also includes the portions of Citrus, Hernando and Levy Counties that are within 1 mile of the coast.

Wind-Borne Debris Region (WBDR)? Yes _____ No _____

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Roof Shape

Enter Roof Shape Below (In order to be specified as a hip roof, the roof must be hip in shape and have no gable end that exceeds 50% of a major wall length). If roof type is classified as gable, are the gable ends properly braced? (Trusses [or the wall portion that extends above the gable end wall] are strengthened by properly securing the bottom chord of the truss to the top of the end wall and bracing the bottom chord to the adjacent trusses to prevent the wind from pushing or pulling the gable end where the gable truss is connected along the gable wall.)

Hip _____ Unbraced Gable _____ Braced Gable _____ Other (Specify) _____

Roof Covering

Is roof covering "Florida Building Code (F.B.C.) Equivalent"? In order to be F.B.C. Equivalent, the material requirements and attachment specifications for the roof covering must meet the standards set forth in the F.B.C. 2001 or the 1994 South Florida Building Code. If it cannot be certified that the installation of the roof met these requirements, then it should be classified as Non-F.B.C. Equivalent.

FBC Equivalent _____ Non-FBC-Equivalent _____

Secondary Water Resistance (SWR)

Does the structure have a self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance. Dimensional lumber decks are not eligible unless the entire roof deck is covered with this roofing underlayment.

Or

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

Tape _____ Foam _____ Other (Describe) _____ None _____

Roof to Wall Connection

Type of roof-to wall connection (Verification of this feature requires accessing the attic.)

Toe-Nail – Rafter/truss anchored to top plate of wall using nails driven at an angle through the rafter/truss and attached to the top plate of the wall. Also include, situations where there is no mechanical connection between roof framing and wall.

Clips – Metal clips installed on each truss/rafter per the manufacturer's instructions that attach to the *side only* of the truss/rafter member and to the top plate of the wall frame. Metal clip should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.

Single Wraps – Metal straps installed on each truss/rafter per the manufacturer's instructions that wrap over the *top* of the truss/rafter and attach to the top plate of the wall frame in *one* location. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.

Double Wraps – Metal straps installed on each truss/rafter per the manufacturer's instructions that wrap over the *top* of the truss/rafter and attach to the top plate of the wall frame in two locations. Metal strap should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall.

Toe Nail ____ Clip ____ Single-Wrap Strap ____ Double-Wrap Strap ____

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Roof Deck / Attachment

Level A- Plywood OSB nailed with 6 penny common nails at maximum 6” spacing on the edge and 12” in the field on 24” truss spacing.

Level B- Plywood/OSB nailed with 8 penny common nails at maximum 6” spacing on the edge and 12” in the field on 24” truss spacing.

Level C- Plywood/OSB nailed with 8 penny common nails at maximum 6” spacing on the edge and 6” in the field on 24” truss spacing.

Level D- Dimensional lumber or tongue and groove decks nailed with 8d or greater nails.

Reinforced Concrete- Roof structure composed of cast-in-place or pre-cast structural concrete segments designed to be self-supporting and integrally attached to wall system.

A _____ B _____ C _____ D _____ Reinforced-Concrete _____

Opening Protection Impact Resistance

Basic Impact– All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the standard. All glazed openings less than 30 feet above grade shall pass testing for the Missile Level B – 4.5 lb.)

Hurricane Impact – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 60 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of:

- a. SSTD12;
- b. ASTM E 1886 and ASTM E 1996(Missile Level C – 9 lb);
- c. Miami-Dade PA 201, 202, and 203; or
- d. Florida Building Code TAS 201, 202 and 203.

All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. All glazed openings less than 30 feet above grade shall meet the Large Missile Test of the respective standard.

None _____ Basic _____ Hurricane _____

Opening Protection Level

“Glazed Openings Only” refers to protection applicable only to the glass portion of windows, doors, skylights, etc. “All Openings Protected” refers to cases where all openings on a structure are protected. This includes glazed openings as well as any entry doors, garage doors, and skylights.

None _____ Glazed Openings Only _____ All Openings Protected _____

Wall to Foundation Restraint

Restrained – Houses constructed such that the connection between the foundation and the wall/floor system has a mechanical connection mechanism like anchor bolts, straps, rebar, etc. A slab on grade home is considered restrained if walls are anchored directly to the slab.

Unrestrained – Houses built on posts, piles, or concrete blocks that rely solely on gravity and friction forces for resistance to uplift and lateral loads are considered unrestrained. No mechanical connection exists between the foundation (e.g. top of pile/post) and the wall/flooring system.

Restrained _____ Unrestrained _____

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Wall Construction

Frame and Masonry Veneer – Buildings where the exterior walls are of wood or other combustible materials including combinations with other materials such as brick veneer, stone veneer, and stucco on wood. The wood frame is relied upon for structural stability.

Masonry – Buildings where the exterior walls are constructed of non-reinforced masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and are relied upon for structural stability.

Fire-Resistive – Buildings where the exterior walls are constructed of masonry or fire resistive materials with a fire resistance rating of not less than 2-hours.

Reinforced Masonry – Buildings where the exterior walls are constructed of masonry material that is reinforced with both vertical and horizontal steel reinforcement and is relied upon for structural stability. Vertical reinforcement shall be fully grouted in the cells of hollow masonry units, and horizontal reinforcement shall be fully grouted in specially formed (Bond Beam) units designed for that purpose or poured concrete tie beams. Tilt-up or poured concrete wall units shall be reinforced both vertically and horizontally with reinforcing steel.

Predominant Wall Construction Rule

Determine percentage of each wall construction class in the building. For wall construction types that are 33 1/3% or greater, the building is rated according to the wall construction class with the highest rate. Disregard any wall construction types that are less than 33 1/3%. For example, a combination of both frame and masonry construction shall be classified as frame when the exterior walls of frame construction (including gables) exceed 33 1/3% of the total exterior wall area.

Frame ___ Masonry Veneer ___ Masonry ___ Fire-Resistive ___ Reinforced Masonry ___

Number of Stories

1 ___ 1 ½ ___ 2 ___ Over 2 Stories ___

Roof Cover Material

Asphalt Shingles ___ Wood Shingles ___ Clay, Tile or Slate Shingles ___
Other (Describe) _____

Roof Deck Thickness (rounded to nearest centimeter)

Inches to Centimeters Conversion

_____ Centimeters	Inches	7/16	1/2	5/8	3/4
	Centimeters	1	1	2	2

Skylights

Number of Skylights _____

Garage

Attached – A completely enclosed structure with one or more walls in common with the residence, its own roof, and no living space above.

Built-In – A completely enclosed structure with a full ceiling, one or more walls in common with the residence, and living space above.

Carport – An open structure that is either attached to the residence or stands alone.

With Bracing – If a carport includes bracing to reinforce the structure to the residence, select Carport and With Bracing.

of Cars: None ___ 1 Car ___ 2 Car ___ 3 Car ___ 4 or More ___
Type: Attached ___ Built-In ___ Carport ___ With Bracing ___



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Number of Porches:

Open – A porch with one or more sides not enclosed.

Screened – A fully enclosed porch, with a screened roof.

Enclosed – A fully enclosed porch, with a roof consisting of identical material to the residence roof.

None _____

Small (8'x10'): Open _____ Screened _____ Enclosed _____

Medium (10'x12'): Open _____ Screened _____ Enclosed _____

Large (12'x20'): Open _____ Screened _____ Enclosed _____

Number of Units

Number of units per building _____

Inspector Certification Statement

I hereby certify that I am a resident Licensed Building Contractor, Registered Architect or an Engineer in the State of Florida or a Building Code Official (who is duly authorized by the State of Florida or its county's municipalities, to verify building code compliance), or an otherwise certified inspector as determined by Travelers Property Casualty Companies. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct. This certification is intended only for the benefit of the named insured's receipt of a property insurance premium adjustment and for no other purpose. By completion of this Affidavit, the undersigned does not make a health or safety certification.

Signature _____ Date _____

Printed Name _____ License Number _____

Certification: Licensed Building Contractor _____ Registered Architect _____
Certified Inspector _____ Engineer _____

** Travelers Property Casualty Companies reserve the right to verify any of the information contained in this form by means of a physical inspection of the aforementioned structure.*