Universal Property and Casualty Insurance Company

Windstorm Loss Reduction Credit Verification Affidavit

Universal Property and Casualty Insurance Company has adopted a discount program offering premium reductions based upon construction features *and* the use of protective devices.

Applicant(s): _____ **Policy No:** _____

Property Address: _____

_____

Inspection Date: ____/____/____

Sections 1 and 2 of this form must be completed for all applicants.

Section 3 of this form should be used only for homes constructed BEFORE March 1, 2002. To qualify, you must also complete section 1 and 2.

Section 4 should be used only for homes constructed ON OR AFTER March 1, 2002. This section is also required if a completely new roof was installed after March 1, 2002. To qualify, you must also complete sections 1 and 2, but do not need to complete section 3.

This form must be completed by a licensed building contractor, a registered architect or engineer, or a building code official completing the signature section at the end of this form. Discounts will be applied based upon the responses provided. Incomplete, partial or undecipherable responses will be disregarded for the feature being verified.

Please return forms to:

Universal Property and Casualty Insurance
Underwriting Department
1110 W Commercial Blvd
Fort Lauderdale, FL 33309

Questions may be directed to Universal Risk Advisors at (800) 425-9113

Section 1 –

This section must be completed for all applicants.

>> CERTIFICATION

I certify that I am (*CHECK ONE OF THE FOLLOWING*):

- ☐ a **resident Licensed General, Residential, or Building Contractor**,
- ☐ a **Licensed Building Inspector**,
- ☐ a **Registered Architect,**
- ☐ 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).

I also certify that I personally inspected the premises at the Location Address listed above on the date of this Affidavit. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Affidavit and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Universal Property and Casualty Insurance Corporation (UPCIC) and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Affidavit shall be construed to impose on the undersigned or on any entity to which the undersigned is affiliated any liability or obligation of any nature to the named insured or to any other person or entity.

Name of Company: _____ **License #** _____

Date: _____ **Phone:** _____

Signature: _____

Applicant's Signature: _____ **Date:** / /

Universal Property and Casualty Insurance Company reserves the right to confirm all information contained in this form via a survey of the risk.

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

Important

*When the entire roof is removed and replaced, trusses, rafters and all, it is a **completely new roof**. Ordinate or Law would require that the new roof be built to existing code at the time of upgrade/repair.

When tiles, shingles, boards, etc. are replaced, but the original trusses and rafters, (etc.) are retained, this is a **partial new roof**.

Section 2 –

This section must be completed for all applicants.

>> Specify the type of window (opening) protection installed:

☐ Class A (Hurricane Protection)

All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

Check One:

- ☐ SSTD 12
- ☐ ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lb)
- ☐ Miami-Dade PA 201, 202, and 203
- ☐ Florida Building Code TAS 201, 202, and 203

☐ Class B (Basic Impact)

All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ***ASTM 1886 and ASTM E 1996 (Missile Level B – 4.5 lb).***

☐ No Protection or Class C (Ordinary Non-Impact)

Class C shutters do not meet the standards required for a reduction in premium.

The following would qualify as Class C Shutters:

a. Corrugated storm panels made of Steel, Aluminum, or Polycarbonate in which individual panels are no wider than 14" and have a nominal profile of 2" or greater.

b. Roll-Up shutters with aluminum slats.

c. Accordion shutters with aluminum slats.

d. Colonial or Bahama shutters with all the following features:

- **i.** Heavy gauge metal frames,
- **ii.** Extruded aluminum slats that are anchored to both sides of the frame, or solid metal backing plate in place behind slats,
- **iii.** Structural hinges, and
- **iv.** A mechanism to lock shutters closed during a storm.

e. Wood Structural Panels – Plywood or OSB (oriented strand board) with a minimum thickness of 7/16 inch and maximum panel span of 8 feet. Panels must be precut to cover the glazed openings with attachment hardware provided. Panels must be fastened according to the Florida Building Code Table 1606.1.4 for locations where design wind speed is 130 mph or less. For locations with design wind speed greater than 130 mph, attachments shall be designed to resist component and cladding loads of the FBC.

Section 3 -

Homes build BEFORE March 1, 2002

>> Specify the type of Roof/Wall mitigation device(s) installed :

Roof Covering

- ☐ **Reinforced Concrete Roof Deck** – *The roof deck is constructed of reinforced concrete in accordance with the provisions of ACI 318, including integral construction with a masonry wall system.*
- ☐ **FBC Equivalent -** *Asphalt roof coverings installed in accordance with ASTM D 3161 (modified for 110 mph) or Miami Dade County PA 107-95.*
- ☐ **Non-FBC Equivalent -** *Asphalt roof shingles not meeting requirements listed above for FBC Equivalent and all other roof covering types.*

Roof Deck Attachments

- ☐ **Attachment A -** *Plywood/OSB roof sheathing attached to roof trusses/rafters by 6 penny nails (2" x 0.131" diameter) or greater which are properly spaced at a maximum of 6" along the edge and 12" in the field on 24" truss/rafter spacing.* **Or**

  Batten decking of Skipped decking (typically used on roof decks supporting wood shakes or wood shingles). **Or**

  Any system of screws, nails, adhesives, other roof deck fastening systems or truss/rafter spacing that has an equivalent mean uplift resistance of 55 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

- ☐ **Attachment B -** *Plywood/OSB roof sheathing with a minimum thickness of ½" attached to roof trusses/rafters by 8 penny (2.5" x 0.131" diameter) nails or greater which are properly spaced at a maximum of 6" along the edge and 12" in the field on 24" truss/rafter spacing.* **Or**

  Any system of screws, nails, adhesives, other roof deck fastening systems or truss/rafter spacing that has an equivalent mean uplift resistance of 103 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

- ☐ **Attachment C -** *Plywood/OSB sheathing with a minimum thickness of ½" attached to roof trusses/rafters by 8d (2.5" x 0.131" diameter) nails which are properly spaced at a maximum of 6" along the edge and 6" in the field on 24" truss/rafter spacing.* **Or**

  Dimensional Lumber or Tongue & Groove deck roof composed of 3/4" thick boards with nominal widths of 4" or more. **Or**

  Any system of screws, nails, adhesives, other roof deck fastening systems or truss/rafter spacing that has an equivalent mean uplift resistance of 182 pounds per square foot or more as evidenced by laboratory uplift tests on full size sheets of plywood/OSB.

- ☐ **Attachment D -** *Dimensional Lumber or Tongue & Groove deck roof composed of 3/4" thick boards with nominal widths of 4" or more.*

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Homes built BEFORE March 1, 2002

Roof Wall Connection

- ☐ **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.*
- ☐ **Clips -** *Metal clips installed on each truss/rafter that attach to the side only of the truss/rafter member and to 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 that wrap over the top of the truss/rafter and attach to 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 that wrap over the top of the truss/rafter and attach to the wall frame in two locations. Metal straps should be free of severe corrosion, have a minimum of 3 nails into the truss/rafter and 3 nails into the wall at each location.*

Terrain Exposure

- ☐ **C -** *Open Terrain with scattered obstructions, Barrier Islands, or Within 1,500 feet of the coast.*
- ☐ **B -** *Urban, Suburban, Wooded Areas and All other locations.*

Roof Geometry

- ☐ Gable, Gambrel, Shed, Butterfly or Flat Roof
- ☐ Hip, Mansard or Dutch Hip Roof
- ☐ Other

Secondary Water Resistance

- ☐ **Exterior -** *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.*
- ☐ **Interior -** *A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior 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.

Section 4 -

Homes constructed ON OR AFTER March 1, 2002
or **Completely New Roof** installed ON OR AFTER March 1, 2002

>> Specify the type of Roof/Wall mitigation device(s) installed:

Roof Deck

- ☐ Reinforced Concrete Roof Deck – *The roof deck is constructed of reinforced concrete in accordance with the provisions of ACI 318, including integral construction with a masonry wall system.*
- ☐ Dimensional Lumber Deck or Other Roof Deck
- ☐ Other

Terrain Exposure

- ☐ HVHZ – High Velocity Hurricane Zone (*Miami-Dade and Broward Counties*)
- ☐ C – Open terrain with scattered obstructions, Barrier Islands and any areas within 1,500 feet of the coast.
- ☐ B – Urban, Suburban and Wooded areas *or* all other locations.

FBC Wind Speed

- ☐ Greater than or equal to 100 MPH
- ☐ Greater than or equal to 110 MPH
- ☐ Greater than or equal to 120 MPH

Wind Speed of Design

- ☐ Greater than or equal to 100 MPH
- ☐ Greater than or equal to 110 MPH
- ☐ Greater than or equal to 120 MPH

Internal Pressure Design

- ☐ Partially Enclosed
- ☐ Enclosed

Wind Borne Debris Region

The WBDR includes all areas where the basic wind speed is 120 MPH or greater except the Panhandle area where the region includes areas only within 1 mile of the coast.

- ☐ Yes, the property is located in a WGDR
- ☐ No, the property is not located in a WGDR

Roof Shape

- ☐ Hip, Mansard or Dutch Hip Roof.
- ☐ Gable, Gambrel, Shed, Butterfly or Flat Roof.
- ☐ Other

Secondary Water Resistance

- ☐ Exterior – *Self-Adhesive Modified Bitumen Tape applied to the outside of the roof deck prior to application of regular underlayments and roof covering.*
- ☐ Interior – *Foamed polyurethane structural adhesive applied from the inside and attic to cover the attic to cover the joints between all plywood sheets.*