

**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT**

2

Roof Deck Attachment

Level A – Wood or Other Deck Type II only

Roof deck composed of sheets of structural panels (plywood or OSB).

Or

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

Or

Other roof decks that do not meet Levels B or C below.

Level B – Metal Deck Type II or III

Metal roof deck made of structural panels that span from joist to joist.

Level C – Reinforced Concrete Roof Deck Type, II or III

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3

Secondary Water Resistance

Underlayment

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.

Foamed Adhesive

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

4

Opening Protection

** NONE * ONE OR MORE OPENINGS ARE NOT COVERED **

Class A (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:

SSTD12; ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lb);

Miami-Dade PA 201, 202, and 203; or 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.

Class B (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 (Missile Level B – 4.5 lb)

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.

CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION VERIFICATION AFFIDAVIT

CERTIFICATION

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

a resident licensed General, or Building Contractor, a Licensed Building Inspector, a Registered Architect, an Engineer in the State of Florida, 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 Citizens Property Insurance Corporation 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: R3 INSPECTIONS LLC Phone: 239-810-7793
Name of Inspector: RICHARD VERBAAW CERTIFIED GENERAL CONTRACTOR
License Type # _____ License # CGC1505916
Date: 1-21-09
Signature: _____
Applicant's Signature: _____ Date: 1-21-09

"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."

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form with insurance policy

Inspection Date: 1-21-09

Owner Information

Owner Name: <u>TERRACE VIII @ HERITAGE COVE CONDO. ASSOC.</u>	Contact Person: <u>MANAGEMENT</u>
Address: <u>14051 BRANT POINT CIRCLE</u>	Home Phone: <u>---</u>
City: <u>FT. MYERS, FL</u> Zip: <u>33919</u>	Work Phone: <u>239-949-2741</u>
County: <u>LEE</u>	Cell Phone: <u>---</u>
Insurance Company:	Policy #:
Year of Home: <u>2003</u> # of Stories: <u>4</u>	Email: <u>---</u>

1. **Roof Covering:** Date of Installation: 2003

- At a minimum meets the 2001 Florida Building Code or the 1994 South Florida Building Code.
- Does not meet the above minimum requirements.
- Unknown or Undetermined.

2. **Roof Deck Attachment:** What is the **weakest** form of roof deck attachment?

- Plywood/OSB roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 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 resistance of 55 psf.
- Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d nails spaced 6" along the edge and 12" in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift resistance of 103 psf.
- Plywood/OSB roof sheathing with a minimum thickness of 1/2" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d nails spaced 6" along the edge and 6" in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift resistance of 182 psf.
- Reinforced Concrete Roof Deck.
- Unknown, unidentified or no attic access.

3. **Roof to Wall Attachment:** What is the **weakest** roof to wall connection?

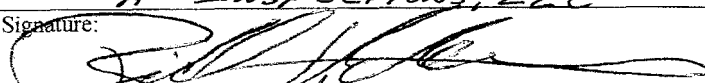
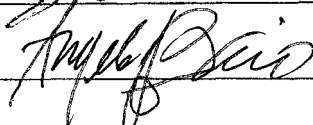
- Toe Nail Rafter/truss anchored to top plate of wall using nails driven at an angle through the rafter/truss and attached to the top plate of the wall.
- Clips Metal attachments on **every** rafter/truss that are nailed to one side (or both sides in the case of a diamond type clip) of the rafter/truss and attached to the top plate of the wall frame or embedded in the bond beam.
- Single Wraps Metal Straps must be secured to **every** rafter/truss with a minimum of 3 nails, wrapping over and securing to the opposite side of the rafter/truss with a minimum of 1 nail. The Strap must be attached to the top plate of the wall frame or embedded in the bond beam in at least one place.
- Double Wraps Both Metal Straps must be secured to **every** rafter/truss with a minimum of 3 nails, wrapping over and securing to the opposite side of the rafter/truss with a minimum of 1 nail. Each Strap must be attached to the top plate of the wall frame or embedded in the bond beam in at least one place.
- Structural Anchor bolts, structurally connected or reinforced concrete roof.
- Unknown Unknown, unidentified or no attic access.

4. **Roof Geometry:** What is the roof shape(s)? (Porches or carports that are not structurally connected to the main roof system are not considered in the roof geometry determination)
- Hip Roof Hip roof with no other roof shapes greater than 50% of any major wall length.
- Other Any other roof shape or combination of roof shapes including hip, gable, flat, gambrel, mansard and other roof shapes.
5. **Gable End Bracing:** For roof structures that contain gables, please check the **weakest** that apply:
- Gable End(s) are NOT braced.
- Gable End(s) are braced at a minimum in accordance with the 2001 Florida Building Code.
- Not applicable, unknown or unidentified.
6. **Wall Construction Type:** Check all wall construction types for exterior walls of the structure and percentages for each:
- Wood Frame _____ %
- Reinforced Masonry 100 %
- Other: _____ %
- Un-Reinforced Masonry _____ %
- Poured Concrete _____ %
7. **Secondary Water Resistance (SWR):** (standard underlayments or hot mopped felts are not SWR)
- SWR Self adhering polymer modified bitumen roofing underlayment **applied directly to the sheathing** or foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.
- No SWR
8. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? (**Exterior openings** include, but are not limited to: windows, doors, garage doors, skylights, etc. Product approval may be required for opening protection devices without proper rating identification)
- Hurricane **All exterior openings** are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant glazing that meets the requirements of one of the following for "Large Missile Impact":
Miami-Dade County PA 201, 202 **and** 203
Florida Building Code TAS 201, 202 **and** 203
ASTM E 1886 **and** ASTM E 1996 (Missile Level C - 9 lb)
- Basic **All exterior openings** are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant glazing that meets the requirements for "Small Missile Impact".
- Not Rated **Only glazed openings** are covered with; impact resistant coverings/products **-OR-** shutter protection devices manufactured before 1994 that cannot be identified as Miami/Dade or FBC product approved. This rating also applies to wood structural panels that do not meet the requirements of Section 1609 and Table 1609.1.4 of the 2004 FBC (2006 supplement).
- Wood Panels Plywood/OSB meeting the requirements of Section 1609 and Table 1609.1.4 of the 2004 FBC (2006 supplement).
- None One or more exterior openings are not covered with wind borne debris protection. This rating also applies to after-market window films.

MITIGATION INSPECTIONS MUST BE PERFORMED BY A QUALIFIED INSPECTOR.

For a listing of Individuals and/or Companies meeting these qualifications contact your Insurance Agent.

In my professional opinion, based on my knowledge, information and belief, I certify that the above listed statements are true and correct.

Inspector Name: <u>RICHARD VERBIAUW</u>	License Type: <u>GENERAL CONTRACTOR</u>	License #: <u>CGC1505916</u>
Inspection Company: <u>R3 INSPECTIONS, LLC</u>	Phone: <u>239-810-7793</u>	
Inspector Signature: 	Date: <u>1-21-09</u>	
Homeowner/Applicant Signature: 	Date: <u>1-21-09</u>	

OIR -B1- 1802 (Rev. 07/07)

*This verification form is valid up to five (5) years provided no material changes have been made to the structure.