

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form with the insurance policy

Inspection Date:		
Owner Information		
Owner Name:		Contact Person:
Address:		Home Phone:
City:	Zip:	Work Phone:
County:		Cell Phone:
Insurance Company:		Policy #:
Year of Home:	# of Stories:	Email:

1. Building Code: What building code was used to design and build the structure?

- A. 1994 South Florida Building Code (building permit application date of 9/1/1994 or later in Miami-Dade and Broward Counties (also known as the High Velocity Hurricane Zone (HVHZ)).
- B. Building code prior to the 1994 South Florida Building Code (building permit application date of 8/31/1994 or earlier in Miami-Dade and Broward Counties (HVHZ)).
- C. 2001 Florida Building Code (building permit application date of 3/1/2002 or later outside the HVHZ).
- D. Building code prior to the 2001 Florida Building Code (building permit application date of 2/28/2002 or earlier outside the HVHZ).
- E. Unknown or undetermined.

2. Predominant Roof Covering:

Permit Application Date: _____ (mm/yyyy) or Date of Installation: _____ (mm/yyyy)

- A. At a minimum meets the 2001 Florida Building Code or the 1994 South Florida Building Code and has a Miami-Dade NOA or FBC 2001 Product Approval listing demonstrating compliance with ASTM D 3161 (enhanced for 110MPH) OR ASTM D 7158 (F, G or H), OR FBC TAS 100-95 and TAS 107-95, OR FMRC 4470 and/or 4471 (for metal roofs).
- B. Does not meet the above minimum requirements.
- C. Unknown or undetermined.

Alternate Language:

- A. At a minimum any roof covering(s) must have a Miami-Dade NOA or FBC 2001 material product approval and meet the Chapter 15 attachment specifications of the 2001 or later Florida Building Code or the 1994 South Florida Building Code. Asphalt shingles must demonstrate compliance with ASTM D 3161 (enhanced for 110MPH) OR ASTM D 7158 (F, G or H), OR FBC TAS 100-95 and TAS 107-95.
- B. For slate, clay, or concrete tile roof coverings, wood shake roofs, rolled roofing, membrane roof, or built up roofing.
- C. For metal roofs, has a Miami-Dade NOA or FBC Product Approval that is/was current at the time of installation.
- D. One or more covering does not meet the above minimum requirements.
- E. No roof covering meets the above minimum requirements.
- F. Does not meet the above minimum requirements.
- G. Unknown or undetermined.

Inspectors Initials _____ Property Address _____

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

OIR-B1-1802 (Rev. ~~XXXX 04/11~~) Adopted by Rule 690-170.0155

Page 1 of 6

NOTE: At least one photo documenting the existence of each **visible and accessible construction or mitigation attribute marked in Sections 3 through 9 must accompany this form.**

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

- A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" 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 resistance of 55 psf.
- B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common 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.
- C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" attached to the roof truss/rafter (spaced a maximum of 24" o.c.) by 8d common 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.
- D. Reinforced Concrete Roof Deck.
- E. Other: _____
- F. Unknown or unidentified.
- G. No attic access.

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

- A. Toe Nails 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.
- B. 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.
- C. 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.
- D. 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.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or Unidentified
- H. No attic access

Alternate Language for C and D:

- C. Single Wraps Metal Straps must be secured to every rafter/truss with a minimum of 4 nails, 3 nails on one side wrapping over and secured 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.
- D. Double Wraps Both Metal Straps must be secured to every rafter/truss with a minimum of 4 nails, 3 nails on one side wrapping over and secured 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.

5. Roof Geometry: What is the roof shape(s)? (Porches or carports that are attached only to the fascia or wall of the host structure and not structurally connected to the main roof system are not considered in the roof geometry determination.)

- A. Hip Roof Hip roof and has no gable end that exceeds 50% of a major wall length. Hip roof with no other roof shapes greater than 10% of the total building perimeter.
- B. Non-Hip Roof Any other roof shape or combination of roof shapes including hip, gable, gambrel, mansard and other roof shapes not including flat roofs.
- C. Flat Roof Flat roof shape in which 90% of the total roof area has a slope of less than 2:12. Flat roof shape greater than 100 square feet or 10% of the entire roof, whichever is greater.

Inspectors Initials _____ Property Address _____

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

6. **Gable End Bracing:** For roof structures that contain gables, please check the **weakest** that apply:

- A. Gable End(s) are braced at a minimum in accordance with the 2001 Florida Building Code.
- B. Does not meet the above minimum requirements.
- C. Not applicable, unknown or unidentified.

7. **Wall Construction Type:** Check all wall construction types for exterior walls of the structure and percentages for each:

- A. Wood Frame _____%
- B. Un-Reinforced Masonry _____%
- C. Reinforced Masonry _____%
- D. Poured Concrete _____%
- E. Other: _____%

8. **Secondary Water Resistance (SWR):** (standard underlayments or hot mopped felts **do not qualify as an are not** SWR)

- A. SWR Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.
- B. No SWR
- C. Unknown or undetermined.

9. **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.)

- A. **All Exterior Openings (Glazed and Unglazed)** All exterior openings, **except garage doors**, are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant window units that are listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact". For the HVHZ, systems must have either a Miami-Dade NOA or FBC Approval marked "*For Use in the HVHZ*".
 - Miami-Dade County Notice of Acceptance (NOA) 201, 202 **and** 203. (Large Missile - 9 lb.)
 - Florida Building Code Testing Application Standard (TAS) 201, 202 **and** 203. (Large Missile – 9 lb.)
 - American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996. (Large Missile – 9 lb.)
 - Southern Standards Technical Document (SSTD) 12. (Large Missile – 9 lb.)
 - For Skylights Only: ASTM E 1886/E 1996. (Large Missile - 4.5 lb.)
 - For Garage Doors Only: ANSI/DASMA 115. (Large Missile – 9 lb.)
 - For Garage Doors Only: wind speed resistant (TAS 202 or ASTM E-330) but not impact resistant except in the HVHZ where impact-resistance is a building code requirement.**
- B. **All exterior openings, except garage doors**, are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant window units that are listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact":
 - ASTM E 1886 and ASTM E 1996. (Large Missile – 4.5 lb.)
 - SSTD 12. (Large Missile – 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886/E 1996. (Large Missile - 2 to 4.5 lb.)
 - For Garage Doors Only: wind speed resistant (TAS 202 or ASTM E-330) but not impact resistant**
- C. **All exterior openings, except garage doors**, are fully protected at a minimum with impact resistant coverings, impact resistant doors and/or impact resistant window units that are listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Small Missile Impact":
 - Miami-Dade County NOA 201, 202 **and** 203. (Small Missile – 2grams)
 - Florida Building Code TAS 201, 202 **and** 203. (Small Missile – 2 grams)
 - ASTM E 1886 **and** ASTM E 1996. (Small Missile – 2 grams)

Inspectors Initials _____ Property Address _____

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

- SSTD 12. (Small Missile – 2 grams)
- For Garage Doors Only: wind speed resistant (TAS 202 or ASTM E-330) but not impact resistant

- D. **All exterior openings** are fully protected with windborne debris protection devices that cannot be identified as Miami-Dade or Florida Building Code (FBC) product approved. This does not include plywood/OSB or plywood alternatives (see Answer “H”).

All Glazed Exterior Openings

- E. **All glazed exterior openings** are fully protected at a minimum with impact resistant coverings and/or impact resistant window units that meet the requirements of one of the standards listed in Answer “A” of this question. (Large Missile – 9 lb.)
- F. **All glazed exterior openings** are fully protected at a minimum with impact resistant coverings and/or impact resistant window units that meet the requirements of one of the standards listed in Answer “B” of this question. (Large Missile – 2 lb. - 8 lb.)
- G. **All glazed exterior openings** are fully protected at a minimum with impact resistant coverings and/or impact resistant window units that meet the requirements of one of the standards listed in Answer “C” of this question. (Small Missile – 2 grams)
- H. **All glazed exterior openings** are covered with plywood/OSB meeting the requirements of Section 1609 and Table 1609.1.4 of the 2004 FBC (with 2006 supplements).
- I. **All glazed exterior openings** are fully protected with wind-borne debris protection devices that cannot be identified as Miami-Dade or FBC product approved. This does not include plywood/OSB or other plywood alternatives that do not meet Answer H (see Answer “K”).

None or Some Glazed Openings

- J. At least one glazed exterior opening does not have wind-borne debris protection.
- K. No glazed exterior openings have wind-borne debris protection. This includes plywood/OSB or plywood alternative systems that do not meet Answer “H”.
- L. Unknown or undetermined.

<i>MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.</i>		
Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.		
Qualified Inspector Name:	License Type:	License or Certificate #:
Inspection Company:	Phone:	

Qualified Inspector – I hold an active license as a: (check one)

- Home inspector licensed under Section 468.8314, Florida Statutes [who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Licensing Board](#) and completion of a proficiency exam.
- Building code inspector certified under Section 468.607, Florida Statutes.
- General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- Professional engineer licensed under Section 471.015, Florida Statutes.
- Professional architect licensed under Section 481.213, Florida Statutes.
- Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Inspectors Initials _____ Property Address _____

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

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, _____ am a qualified inspector and I personally performed the inspection or (*licensed*
(print name)
contractors and professional engineers only) I had my employee (_____) perform the inspection
(print name of inspector)
and I agree to be responsible for his/her work.

Qualified Inspector Signature: _____ Date: _____

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct acts of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: _____ Date: _____

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

[Note: for underwriting purposes, your insurer may ask additional questions regarding your mitigated feature/s.](#)

Red – Changes proposed by Bill York, Darius Grimes, Otis Black and others

Orange – Changes proposed by Jack Stumpff

Blue – OIR changes

Maroon – discussion of issues....Al Jacobson, Inman Lanier and others

Inspectors Initials _____ Property Address _____

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

OIR-B1-1802 (Rev. ~~XXXX 04/14~~) Adopted by Rule 690-170.0155

Page 5 of 6

Hi Tammy,

Thanks for the opportunity to give feedback.

I think it's a boon for our insureds around here that the flat roof 10% rule has (apparently) been changed: Practically every house built in Pinellas in the 60's thru the 80's came with a family room and/or bedroom under a flat roof, both hip and gable type houses.

The form looks good, but can I suggest getting away from that "Times New Roman" typeface and using arial? Arial takes a teensy bit more room but is easier to read in smaller fonts.

--my apologies to Jack Stumpff, but I was having trouble reading the orange lettering, so I changed it to red.

I don't know what's going on with the garage doors in this form, but if the wind blows the garage door in, it's just about as bad as a gable collapsing from wind pressure: That roof will pop right off or get blown to smithereens! It's a darn good idea to have the garage door reinforced.

...and what's with these insurance carriers hiring inspectors/inspection companies **NOT RECOGNIZED BY FLORIDA** to do reinspections and rip off the insureds' discounts for wind mitigation inspections the insured paid for out of pocket, done by Florida State licensed and approved inspectors and contractors? I'm running out of things to say to my customers!

I know what's wrong: They're paying so much money for reinsurance, they're going broke: Reinsurance companies are financially hurting insurance companies more than the Public Adjuster rackets are!

On another note of interest: Some of my customers are self-employed contractors. One of them came back (exhausted) from working on the Katrina-damaged properties in Mississippi, and told me the only undamaged buildings he encountered had metal roofs!

Respectfully,

Ed Garnier – Sr Agent
Commonwealth Insurance of Seminole
727-596-1037

Inspectors Initials _____ Property Address _____