
Subject: FW: Draft Recommendations
Attachments: 1802 DSCI-ARA Hybrid DRAFT FOR HEARING 9.20.2011.docx; ADDITIONAL COMMENTS FOR DSCI-ARA Hybrid DRAFT FOR HEARING 9.20.2011.docx

From: Darius H Grimes [<mailto:darius@disaster-smart.com>]
Sent: Wednesday, September 07, 2011 12:35 PM
To: Cindy Walden
Cc: Jeff Sciaudone
Subject: Draft Recommendations

Cindy,

Here are the final recommended changes for the September 20 hearing. I also attached the comments that explain the relevance and reasons for the changes. Jeff and I will address the specific changes and reasoning used to develop the specific recommendations at the hearing.

It is important to understand that many of the changes are in direct response to reinspection programs being conducted by almost every carrier in the state. The recommendations are designed to clarify certain sections that were previously confusing inspectors and to add detail where reinspections identified that inspectors were not gathering enough information or performing a complete evaluation of the features. Roof Deck Attachment is a significant credit and one of the sections where errors are frequent. Reinspections show that the original inspector did not measure nails, check for spacing, or in some cases they did not even enter the attic. The need for the table at the beginning of the section is critical to identifying that the inspector properly evaluated the correct information required to make the Roof Deck Attachment determination and to more easily identify areas where inspectors are confused or even where obvious fraud is occurring.

Darius H Grimes CRC, CSI-CDT, CWMI
FORTIFIED FEH™ Evaluator
Disaster-Smart Consulting Inc
darius@disaster-smart.com
www.disaster-smart.com
888 WMIT PRO
(888) 964-8776
Cell (850) 748-0565



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RE: OIR B1-1802 Uniform Mitigation Verification Inspection Form- DRAFT DSCI-ARA Hybrid DRAFT

Dear Mike,

We appreciate the opportunity to review the vastly different forms and reconcile our recommendations to OIR in a final consensus form that reflects the input of our “unofficial workgroup.” The group includes the following technical and industry experts:

Bill York - William H York Consulting Inc
Eric Haefli – State Farm Insurance
Jim Freiburg – Citizens Insurance Company
Jeff Sciaudone – Applied Research Associates Inc
Otis Black - State Farm Insurance of Florida
Darius Grimes- Disaster Smart Consulting Inc
Scott Kodel- Don Meyler Inspections Inc

The final form has unanimous agreement and represents a considerable effort to rewrite and edit all sections for accuracy and compliance with the statutes and intent to award credits to insured’s that have purchased new homes or are upgrading homes to make them more disaster resistant. While the form is still technical in nature it was our intention to simplify the language and add relevant data points that lend themselves to the process of verification in accurately answering the questions. We also attempted as much as possible spell it out in layman’s terms for inspectors, agents, and consumers to facilitate communication within the large array of users that rely on this form for pertinent information about the features of their home and what is needed to qualify for additional credits as improvements are made.

Of course I would be missing a great opportunity to tell you that this same group is eager to produce an instruction sheet to accompany this form and you should expect to have this document in the near future. While there are really no big changes from the current form in terms of credits, there is still a considerable amount of work on the industry end to train the users, adjust agent quoting systems, and to map the new data points. We hope that there will be a 90 day probationary period after adoption to give the industry time to adequately prepare for implementation.

Our comments to accompany the form per you request are below, please let me know if you have any questions or additional suggestions.

Sincerely

Darius H Grimes

GROUP COMMENTS 1802 DSCI-ARA Hybrid DRAFT FOR HEARING 9.20.2011:

Section 1: Building Code- Wind Premium Credits for New Construction

1. Does the new language tie directly to an applicable credit?
Yes, it identifies homes built to the FBC (Answer A) for credits based on Table 2 in the 1699 and provides a space for the permit application date in transition years that is needed to verify homes built in 2002 or 2003 but with a permit date prior to 3/1/2002.

2. Why the revision is necessary to ensure a credit?
Answer B identifies homes built to SFBC as does the current form, some carriers extend the FBC credit to these homes and we also identify the need for permit application date in transition years to certify that the structure was built under the applicable code. The changes simplify the section to identify eligibility and reduce unnecessary answers contained in the current form.

1. Is it referenced in the 2008 ARA Study?
No, while the inclusion of the SFBC is not contained in either study or the 1699 it is useful for carriers that also allow credits for these structures and helps to verify answers contained in other sections of the form that are based on that code. However, it potentially has an impact on Q2 roof covering if the existing roof cover is original to the house. However, it potentially has an impact on Q2 roof covering if the existing roof cover is original to the house.

Section 2: Roof Covering

1. Does the new language tie directly to an applicable credit?
Yes, it identifies roof coverings eligible for credits based on the permit application date, product approval, or for homes built after 2003 that have an original roof covering, an automatic credit for roof covering with no further documentation requirements.

2. Why the revision is necessary to ensure a credit?
The current form excludes tile roof covering and other systems that should be eligible for credit. This section now includes any and all types of roof covering that can demonstrate compliance with the FBC and SFBC consistent with Table1 and recognized product approval and code compliant testing standards

3. Is it referenced in the 2008 ARA Study?
Partially, the 2008 LRS addresses roof condition and age as a major consideration in reducing claims. We eliminated the word "Predominate" which was subjective and causing problems in the proper classification of roof coverings. If a roof had only 51% replaced with a compliant product but the rest of the roof was approaching its life span, in disrepair, or not compliant there is no significant reduction in loss. The LRS 2002 uses the word "predominate" but the study did not include any adjusting factor for roofs that may have substantial portions in disrepair or coverings that are susceptible to high wind damage. We did not include condition or age as suggested by the 2008 LRS but do make the distinction that ALL of the roof coverings need to be FBC compliant in order to receive the credit. Since the 2002 LRS did not address partial roof replacements we are confident that this complies

with the statutory intent to award credits to roof coverings that demonstrate high wind resistance.

Section 3: Roof Deck Attachment

1. Does new language tie directly to an applicable credit?
Yes, there is no appreciable change in outcomes from the current form and no change to credits already in place.
2. Why the revision is necessary to ensure a credit?
Reinspection programs have identified this as a one of the sections that is frequently marked in error because inspectors do not properly check all of the elements needed to certify the correct answer. While the criteria remains unchanged we added a small table that needs to be filled out from the attic inspection. Without this data an inspector would not be able to properly determine the correct answer. It also serves as a check to easily identify conditions where inspectors are fraudulently identifying answers in order to award unearned credits. This strengthens the form and makes the outcomes easier to verify for the agent, insurer, and insured.
3. Is it referenced in the 2008 ARA Study?
Yes, however all of the data points and corresponding answers are based on 2002 LRS and 1699 tables respective to Deck A, B, C, or D. The references from the 2008 study mirror those in the 2002 study and the 1699 tables.

Section 4: Roof to Wall Connection

1. Does the new language tie directly to an applicable credit?
Yes for clips, single wraps, and double wraps per Table 1
2. Why the revision is necessary to ensure a credit?
The section is improved to incorporate language in the 2002 LRS pertaining to anchors being within 1.5 inches and properly blocked, to incorporate the manufacturer's requirements for no more than $\frac{1}{4}$ is spacing from the block or truss/rafter, and to incorporate reductions necessary when metal connectors are weakened from severe corrosion. The Reinspection programs have addressed this but the current form provided no solution to inspectors who observed these conditions. Debate in the industry on the current form established a need for additional guidance in dealing with these conditions. In addition there is an industry recognized requirement for at least three nails in clips to achieve the minimum uplift for clips; this language has also been added.
3. Is it referenced in the 2008 ARA Study?
Yes but no significant changes were made from the 2002 LRS.

Section 5: Roof Geometry

1. Does the new language tie directly to an applicable credit?
Yes for hip roofs per table 1
2. Why the revision is necessary to ensure a credit?

The section was improved to include the current language for Hip while restricting the definition of Flat roofs to only those structures with 5 units or more. The calculation for determining Hip has been added to assist the inspector, agent and consumer in how this answer is properly determined. Table 1 of the 1699 provides credits for “Hip” or “Other” roof shapes only. There are no changes or conflict to this credit eligibility from the current form. The original intent of adding Flat to the current form was to expand the current form for use in multi-family and commercial residential structures. The new definitions further define this intent.

3. Is it referenced in the 2008 ARA Study?

Yes, the 2008 LRS had a better definition for determining hip than that provided in the 2002 LRS which stated “roofs with no non-hip shapes greater than 50% of any major wall.” The improved language in the current form has had a positive effect in reducing errors in roof shape there are no adverse changes to the substance of the current form for hip roofs.

Section 6: Roof to Wall Connection

1. Does the new language ties directly to an applicable credit?

Yes for SWR in Table 1

2. Why the revision is necessary to ensure a credit?

The section is mostly unchanged but we added an additional note to reflect changes in terminology being used in other programs, Sealed Roof Deck. We first thought to change this in the new form but are concerned that it could create conflict since the new wording does not correspond to the 2002 LRS language in the 1699.

3. Is it referenced in the 2008 ARA Study?

No, there was no change

Section 7: Opening Protection

1. Does the new language ties directly to an applicable credit?

Yes for None, Basic, and Hurricane per Table 1 in the 1699 for all glazed openings and adds an indicator for opening protection on non-glazed openings so conditions where all openings are protected can be easily identified.

2. Why the revision is necessary to ensure a credit?

The current version in unnecessarily complicated and has caused confusion in the industry so we reduced the options but maintain all current credit eligibility in the current form. The changes serve to make this section easier to navigate and provide a table for the inspector to indicate the compliance of each different classification of opening helping them to select the proper answer. This is designed to both improve the understanding and intent of the section in compliance with Table 1 and provide a means of better determining eligibility.

3. Is it referenced in the 2008 ARA Study?

No further information was provided in the 2008. We did add a check box for non-glazed openings that indicate windload pressure resistance at the request of others who felt this should be identified although neither the 2002, 2008 or 1699 tables address this as a factor

in determining credits. This has no effect on current eligible credits and will not change or adversely affect credits under the current form.

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided 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:

NOTE: Provide documentation used in validating the compliance or existence of each construction or mitigation attribute. Your insurer may ask additional questions regarding your mitigated feature/s.

- Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?
 - A. Built in compliance with the FBC Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002 Building Permit Application Date (MM/DD/YYYY) ____/____/_____
 - B. For the HVHZ Only: Built in compliance with the SFBC-94 Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994. Building Permit Application Date (MM/DD/YYYY) ____/____/_____
 - C. Unknown or does not meet the requirements of Answer "A" or "B"

- Roof Covering:** Select all roof covering types in use. Provide the permit application date or FBC/MDC Product Approval number or Year of Original Installation/Replacement or indicate that no documentation was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Documentation Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	____/____/____	_____	_____	<input type="checkbox"/>

- A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date after March 1, 2002.
- B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 2/1/2002.
- C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- D. No roof coverings meet the requirements of Answer "A" or "B".

- Roof Deck Attachment:** What is the weakest form of roof deck attachment? If the roof deck is plywood/OSB, Dimensional Lumber, or Tongue & Groove fill in the information collected during the inspection in the chart below.

Roof Deck Attachment Information	Spray Foam Adhesive	Deck Thickness (inches)	Dim/T&G Board Width (inches)	Dim/T&G # Nails Per Board	Truss/Rafter Spacing	# Nails In Four (4) Feet (field nailing only)	Total Fastener Length (Deck Thickness plus exposed nail length to the nearest 1/8 inch)	Fastener Type (Smooth, Ring Shank, Deformed Shank, Screw)	Average # Misses in Four (4) Feet
Plywood OSB									
Dimensional Lumber/T&G									

Use the information collected from above chart to select the proper Deck Fastening Classification below. For deck types other than Plywood/OSB, Dim Lumber, or Tongue & Groove or where complete information is not available use Answers "E" thru "H".

Inspectors Initials _____ Property Address _____

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

Overall Deck Rating- Plywood/OSB or Dimensional Lumber or Tongue & Groove Decking Types	Deck Thickness	Truss/Rafter Spacing	# Nails in 4 Feet (field nailing)	Fastener Length	Average # Misses
<input type="checkbox"/> Deck A- 6d nails or staples or any of the following is true	<7/16"	>24"	For 2.375" Nails < 5	< 2.375"	> 3
<input type="checkbox"/> Deck B- 8d nails spaced 6/12 and all of the following is true OR documentation attached to certify an equivalent mean uplift resistance of 103 PSF	>=7/16"	<=24"	For 2.375" Nails = 5	>= 2.375"	< 3
<input type="checkbox"/> Deck C- 8d nails spaced 6/6 and all of the following is true OR documentation attached to certify an equivalent mean uplift resistance of 182 PSF	>=7/16"	<=24"	For 2.375" Nails >= 9	>= 2.375"	< 3
<input type="checkbox"/> Deck D- Dim Lumber or Tongue & Groove and all of the following is true	N/A	<= 24"	2 nails/board > 6" or 1 nail/board <= 5"	N/A	N/A

- E. Reinforced Concrete Roof Deck.
- F. Other: _____
- G. Unknown or unidentified.
- H. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- A. Toe Nails
 - Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- Secured to truss/rafter with a minimum of three (3) nails, **and**
- Attached to the wall top plate of the wall framing, or embedded in the bond beam, with no more than a 1/4 gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- B. Clips
 - Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- C. Single Wraps
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- D. Double Wraps
 - Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- F. Other: _____
- G. Unknown or Unidentified
- H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet
- B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft
- C. Other Roof
- For a building with 1 to 4 units, any roof that does not qualify as a Hip Roof (A)
- For a building with 5 or more units, any roof that does not qualify as either a Hip Roof (A) or Flat Roof (B)

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6. **Secondary Water Resistance (SWR):** (standard underlayment's or hot mopped felts do not qualify as an SWR)
- A. SWR (also called Sealed Roof Deck) Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam adhesive SRD barrier (not foamed on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
 - B. No SWR.
 - C. Unknown or undetermined.
7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? Use the chart to determine the weakest form of protection for each category of opening, then check only one answer below (“A” thru “E”) based upon the lowest protection level for ALL Glazed Openings and check the protection level for all Non-Glazed Openings (x.1 or x.2).

Windborne Debris Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below ("A" thru "E"), based on the weakest form of protection (lowest row) for any of the Glazed Openings and indicate the weakest form of protection (lowest row) for Non-Glazed Openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.4 of the FBC 2007						
D	Opening Protection products that appear to be A, B, or C but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
E	No Windborne Debris Protection						
	Unprotected Non Glazed Door/Garage Door indicating wind pressure resistance						

- A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed Openings are protected at a minimum, with impact resistant coverings or products 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”.
 - Miami-Dade County PA 201, 202, **and** 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
 - American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
 - A.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
 - A.2 One or More Non-Glazed Openings have a lower level or no protection
- B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products 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 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)
 - B.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
 - B.2 One or More Non-Glazed Openings have a lower level or no protection
- C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.4 of the FBC 2007
 - C.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
 - C.2 One or More Non-Glazed Openings have a lower level or no protection

Inspectors Initials _____ Property Address _____

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- D. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer “A”, “B”, or “C” or systems that appear to meet Answer “A”, “B” or “C” with no documentation of compliance.
- D.1 All Non Glazed Openings have an equal or higher level of protection or no Non-Glazed Openings exist
- D.2 One or More Non-Glazed Openings have a lower level or no protection

- E. None or Some Glazed Openings** One or more glazed exterior openings do not have wind-borne debris protection.

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.</i>		
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 Industry 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.

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 contractors and professional engineers only)* I had my employee (_____) perform the inspection and I agree to be responsible for his/her work.
(print name) (print name of inspector)

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 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.

Inspectors Initials _____ Property Address _____