

WINDSTORM LOSS MITIGATION VERIFICATION AFFIDAVIT

Quote or Policy No: _____ Effective Date: _____

Street Address: _____

Complete for each insured location.

Roof Covering

Asphalt Or Wood Shingles Attached With Nails/Staples, Mortar Or Adhesive/Epoxy, Light Metal Panels Attached With Nails/Staples, Mortar, Screws Or Adhesive/Epoxy Or Unknown []

Asphalt Or Wood Shingles Attached With Screws Or Clay/Concrete Tiles, Slate, Built-up Roof With Gravel, Built-up Roof Without Gravel Standing, Seam Metal, Single Ply Membrane Or Single Ply Membrane Ballasted, Attached With Nails/Staples, Mortar, Screws Or Adhesive/Epoxy []

Built-up roof covering is the traditional approach to flat commercial or industrial roofing in North America. Multiple layers of felt or underlayment with interply moppings of asphalt or coal tar are assembled in the field to "build up" a finished roof assembly. A heavy application of asphalt or coal tar, which is then covered with gravel, is the typical surface finishing to these assemblies, primarily for fireproofing purposes.

Single Ply Membrane versus Single Ply Membrane Ballasted

Single ply membranes are made of synthetic materials and were introduced as an alternative to conventional built-up roofing. In recent years, they have become viable alternatives because of the rising cost of labor and petroleum-based bituminous materials, the improvement in polymeric materials, and the need for pliable and easily adaptable membranes for unusual roof configurations. These roofing materials have desirable performance properties, including durability.

Single ply membrane ballasted is a kind of single ply membrane. While laying the material on the roof deck, ballast is provided on top of it to prevent the wind uplift.

Roof Deck Attachment

Plywood, Wood Planks, Particle Board/OSB, Metal Deck With Insulation Board Attached With Nails Or Adhesive/Epoxy Or Unknown []

Plywood, Wood Planks, Particle Board/OSB attached With Screws/Bolts Or Structurally Connected []

Metal Deck With Concrete, Metal Deck With Insulation Board, Pre-Cast Concrete Slabs, Or Reinforced Concrete Slabs Attached With Screws/ Bolts Or Structurally Connected []

OSB is manufactured from waterproof heat-cured adhesives and rectangular – shaped wood strands that are arranged in cross-oriented layers, similar to plywood. This results in a structural engineered wood panel that shares many of the strength and performance characteristics of plywood. Produced in huge, continuous mats, OSB is a solid panel product of consistent quality with no laps, gaps or voids.

Structurally connected means that the two structural components are not connected through any fasteners but are built in a manner that they are joined together monolithically. This kind of connection is more common for reinforced concrete structures where the roof slab is monolithically built into the frame without the aid of any fasteners.

Roof-Wall Connection

Nails, Screws, Gravity/Friction, Adhesive/Epoxy Or Unknown []

Anchor Bolts, Hurricane Ties Or Structurally Connected []

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American Capital Assurance Corp.

Windstorm Loss Mitigation Verification Affidavit

Window Protection

No Shutters with Annealed or Unknown Glass []

Non-Engineered Shutters with any Glass Type or No Shutters with Laminated or Tempered Glass []

Engineered Shutters with any Glass Type []

Determination Of Engineered versus Non-Engineered Shutters

In 1994, South Florida Building Code came up with a testing protocol for impact resistant shutters. These shutters are required to withstand the impacts by 2 by 4 studs together with the wind pressure loading. The shutters conforming to these requirements are classified as "Engineered". The "Non-Engineered" shutters are an intermediate level between "Engineered" and "No Protection" level, that is, a plywood shutter not tested for impact resistance can be classified as non-engineered.

Annealed window is made up of annealed glass, the most common glazing material used in residential windows, which is a ceramic material (typically soda-lime) formed by heating the constituents to fusion and then cooling the mixture to a rigid state in a controlled atmosphere. The physical properties are similar to ceramics, brittle and relatively hard substance with low toughness and ductility.

Roof Geometry

Gable End Without Bracing, Complex, Flat, Shed Or Unknown []

Gable End With Bracing, Stepped Or Gambrel []

Hip, Mansard or Pyramid []

Door Type

Single-width, Double-width, Sliding or Unknown doors []

Reinforced Single-width door []

CERTIFICATION

I certify that I am (check one of the following):

- Licensed Roofing Contractor
- Licensed Building Inspector
- Building Code Official (duly authorized by the State of Florida or its county's municipalities to verify building code compliance)
- Residential Licensed Building Contractor
- Registered Architect

I also certify that I personally inspected the premises at the Location Address listed 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 purposes of verifying that certain structural or physical characteristics exist at the Location Address listed and for the purpose of permitted the Named Insured to receive a property insurance premium discount on insurance provided by American Capital Assurance Corp and for no other purposes. 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 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 #: _____ Phone #: _____

Signature: _____ Date: _____

Applicant Signature: _____ Date: _____