

Name and address of Insured

Policy no
Issued by

Policy period

Premise Location

If you have any questions, please contact

Mississippi Windstorm Loss Mitigation Inspection Form

The Mississippi state legislature requires that insurance companies adopt a specific schedule of credits for houses with coverage for wind or hail if these houses have fixtures and construction features that reduce loss due to windstorm or hurricane.

Since these fixtures or construction features have not previously been evaluated, we ask that you have this form completed by a qualified professional as specified below. Our own appraisers inspect building openings for windstorm protection.

In order to receive a premium discount, please return this form, signed and completed to us.

Inspection Survey – to be completed by a Qualified Professional. Please check one building standard for which the house fully qualifies:

NEW HOME BUILDING CODE CERTIFICATION: To what building or residential code was the dwelling constructed?

- ☐ I certify that I am a certified or licensed building inspector. I certify that the dwelling was constructed in accordance with the 2006 International Residential Code[®] (IRC), including all hurricane mitigation construction requirements adopted by the International Code Council[®].
- ☐ I certify that I am FFSLs-certified. I certify that the dwelling was constructed in accordance with the Fortified for Safe Living Standards (FFSLs) as adopted by the Institute for Business and Home Safety[®] (IBHS).
- ☐ I certify that I am a certified or licensed building inspector. I certify that the dwelling was not constructed in accordance with either of the above. It was built to another code or an unknown code.

RETROFITTED HOME CERTIFICATION: To what level of hurricane mitigation measures or other windstorm reduction techniques, as defined in the Fortified Existing Home[®] requirements adopted by the Institute for Business and Home Safety (IBHS), was the dwelling retrofitted?

I certify that I am a FFSLs-certified inspector and that the dwelling conforms to the Fortified Existing Home requirements for the level specified below:

- ☐ Level One (Fortified Bronze) – **please indicate option**
 - ☐ Option 1 (improve/retrofitting existing roof)
 - ☐ Option 2 (replace existing roof)
- ☐ Level Two (Fortified Silver)
- ☐ Level Three (Fortified Gold)

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I further certify that I have conducted an inspection of the structure, and reviewed all construction documents and building product specifications necessary to accurately answer the questions in this inspection survey, and certify that, to the best of my knowledge, all questions are answered truthfully and correctly.

Name (please print): _____
Firm name: _____
Title (vendor, owner, officer, or partner): _____
State of Mississippi license number: _____ Date _____
Signature: _____ Date _____
Daytime phone #: _____

Please send this signed completed form to:

Email: myforms2@chubb.com
Subject Line: MS (include your policy number)
This email address cannot respond to inquiries.

OR

Chubb Personal Risk Services Operations
Attention: UST
PO Box 1600
Whitehouse Station, NJ 08889-3435

OR

Fax to: 877-337-7010

Chubb reserves the right to confirm all information contained in this form through an inspection of the location.

Additional information:

We are also required by the state to provide contact information where you can obtain more detailed construction information. You may contact the Institute for Business and Home Safety for its new construction standards Fortified for Safe Living Standards (FFSLs) and its retrofit program (Fortified Existing Home requirements) through its internet website: www.disastersafety.org. The 2006 International Residential Code for One and Two Family Dwellings may be purchased from the International Code Council through its internet website: www.iccsafe.org.

We appreciate your cooperation in this matter and thank you for your business.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at chubb.com. Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.

MINIMUM ADEQUACY STANDARDS FOR WINDSTORM PROTECTION

General Requirements for windstorm protection

All exterior building openings must have qualified impact rated* windstorm protection devices that are in accordance with the IRC (International Residential Code) and/or all applicable state and local building codes, whichever are more stringent, relative to the wind zone in which the home is located.

- Windstorm protection devices must be installed directly on **ALL** exterior glass openings including:
 - Windows (operable and fixed), skylights, below grade and basement windows, entry doors with glass, and garage doors with glass
 - All installations must be done in compliance with manufacturers' installation specifications
 - Adequate product testing documentation for the appropriate wind zone region must be supplied to confirm impact ratings for **ALL** impact glass installations
 - All installations require that the installer obtain a building permit and have installations approved by their local building official; ensuring installation to manufacturer's specifications and state and local code
 - All installations must be inspected and approved by a Chubb representative and product documentation provided to Chubb for approval

Windstorm Protection Devices

Engineered Solutions

Storm Shutters and Panels:

All storm shutters and panels must utilize shutter system hardware that is anchored to the structure of the home, not the window or door frames. All shutter system hardware must remain on the structure at all times.

Storm Panels (aluminum, steel, or polycarbonate):

- Corrosion resistive pins (not clips) must be used to fasten panels to tracks
- Panels without tracks must be bolted to the structure with non-corrosive bolts

Accordion Shutters:

- Accordion shutters are designed for application directly to the wall around an opening
- Accordion shutters installed around porch or balcony openings must be reinforced with sturdy wood or metal bracing attached to a structural member

Roll Down Shutters:

- Motorized shutters must have a manual crank for operation during power outages
- Roll down shutters must be maintained by a professional so that they are fully functional in the event of a windstorm

Colonial, Awning or Clam Shell Style Shutters:

- Must be equipped with storm bars to prevent lifting during a storm
- Louvered shutters require 1/2" plywood, .040 gauge aluminum, or 1/8" polycarbonate sheathing affixed to the face when closed if they do not meet state and local building code impact resistance standards - (testing documentation is required to determine adequacy)

Polycarbonate Sheets (e.g., Lexan™, SentryGlas™, Saflex™):

- Must be framed and mounted in building code approved framing system in accordance with manufacturer's specifications. Framing system must have product approval number.

Wind Abatement Screen Protection (e.g., Armor Screen®, Fabric Shield™, Storm Catcher®):

- Must be designed to withstand wind and impact loads determined by wind zones

Wind/Impact Rated Windows, Doors and Skylights:

- Products must be tested and approved in compliance with IRC standards for the corresponding wind zone meeting ASTM E1886 & ASTM E1996 or TAS 201/202/203

The above listing of wind protection products is just a partial list that addresses the most common products used. Other engineered wind protection products may be considered as acceptable alternatives if written permission is obtained from Chubb, along with product documentation and an acceptable site inspection.

continued on the next page

Unengineered Solutions

(NOTE: Unengineered Solutions may not be eligible for wind protection discounts and/or deductible changes)

Plywood Panels:

Plywood shutters are typically a less effective means of providing windstorm protection. In order to be effective, plywood panels must meet the following standards.

- All plywood installations must be attached to the structure of the building, not window or door framing
- Minimum 1/2" thickness CDX; pressure treated preferred
- Only one sheet per opening is permitted allowing for a 4" overlap on the sides
- All plywood must be pre-cut, pre-drilled, and labeled to indicate intended location
- Must be attached to structure with 1/4" #10 corrosion resistant bolts 2" or longer (for brick veneer or stone, must extend through veneer into wood framing)
- Bolts must be permanently installed year round
- Plywood can't be used to protect skylights or large glass openings that exceed the size of a single sheet of plywood

After Market Films

Commercial films that are applied to any exterior glass area on the home are **not** an approved impact resistant windstorm protective device and do not meet local and state building codes for impact resistant products.

Self – Engineered Solutions

Glazing products that are not fully assembled with a commercial manufacturing site but rather modified on site do not meet local and state building codes for an acceptable impact resistant windstorm protective device.

*Design Pressure (DP) and tempered products are not acceptable alternatives for impact rated windstorm protection devices.

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