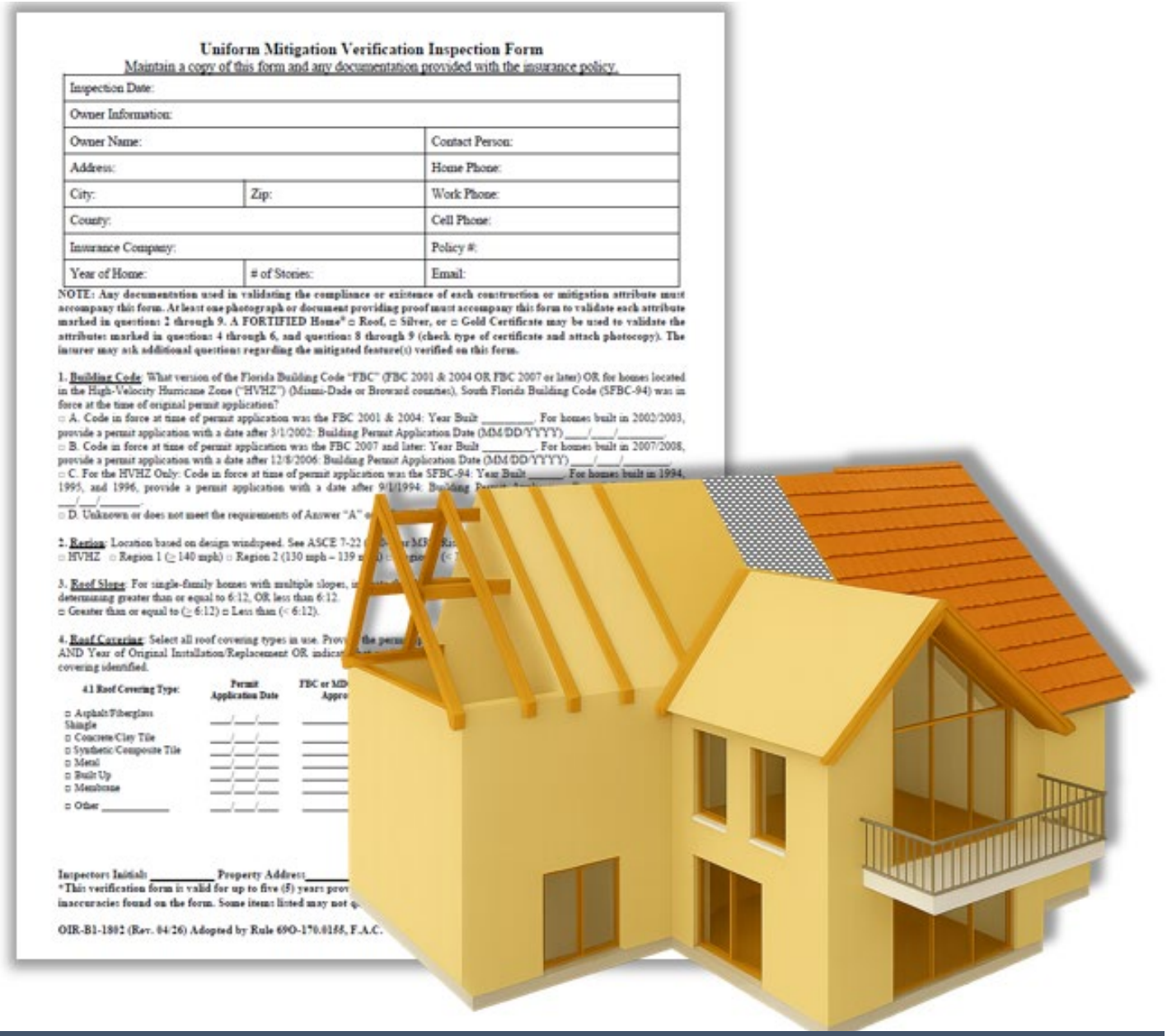

Wind Loss Mitigation Guide

For use with the OIR-B1-1802 (Rev. 04/26)

Wind Loss Mitigation

Revised OIR-B1-1802 for Dwellings with 1-4 Units

Select a topic below to advance to that section:

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Wind Loss Mitigation Guide Overview

Purpose

This document is intended to support understanding of applicable wind loss mitigation (WLM) features based on an inspector's responses on the revised OIR-B1-1802 (Rev. 04/26) form**.** The content contained within this document applies only to Citizens' systems.

Key Changes

The OIR-B1-1802 (Rev. 04/26) is more comprehensive than the prior version (Rev. 01/12), adding new categories, expanding definitions, and increasing documentation requirements. **The key changes on the 04/26 revision are summarized throughout this document in red font.**

Submitting to Citizens

Each section contains additional information on how to enter features indicated on the OIR-B1-1802 (Rev 04/26) in the Clearinghouse Powered by EZLynxr® and PolicyCenterr® systems. Refer to the Wind Loss Mitigation Help Chart for detailed guidance on dropdown options when entering WLM in Citizens' systems.

Requirements

The OIR-B1-1802 (Rev. 04/26) is *required* when:

- An inspection is completed on or after 04/01/26.
- A dwelling has been upgraded or newly built with mitigation features that exceed Florida Building Code (FBC) requirements and credits are being requested.
- Verification of opening protection is needed to meet Citizens' underwriting requirements.

The OIR-B1-1802 (Rev 04/26) *may not be required* when:

- The insured has a valid OIR-B1-1802 (Rev. 01/12) completed within five (5) years from the date of inspection.
- Applying only for a hip roof credit. Clear photographs can be submitted instead of a full inspection.
- A valid completed roofing permit is available, and only a roof cover credit is being requested.
- The structure was built to Florida Building Code on or after January 1, 2002, and no additional wind mitigation features exist.

Note: The OIR-B1-1802 (Rev. 04/26) form is used solely to verify a structure's wind mitigation construction features. It is *not* acceptable proof of roof condition or replacement.

Continued on next page

Wind Loss Mitigation Guide Overview, Continued

Before Submitting to Citizens

Before applying for mitigation credits:

- ✓ Ensure the correct mitigation inspection form is used. Acceptable forms will vary by version date and building type.
- ✓ Confirm the form is signed by a qualified inspector (e.g., home inspector, contractor, engineer) and customer.
- ✓ Confirm the form is valid (within 5 years) and there have been no structural changes since the inspection was completed.
- ✓ Verify required photos (for attributes 2 through 9 of the inspection) are completed.
- ✓ Verify required product approval certificates, permits and/or any additional documentation are included.

If you see something that appears to be missing, inaccurate, or inconsistent, contact the inspector to correct before submitting to Citizens.

Completing the Owner Information Section

Key Changes None.

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:

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Requirements

The *Owner Information* field must be completed. If property is a new purchase, the form may be in the name of and signed by the prior owner.

- Any inspection completed on or after April 1, 2026, *must* be submitted on the revised OIR-B1-1802 (Rev. 04/26)
- The address on the form must match the property address on the policy.

Documentation, Permit, Photograph & Fortified Home Certification Requirements

Key Changes

Previously only photographs were allowed; now photographs OR valid documentation may be accepted, such as Fortified Home certificates or compliance documentation.

> **NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph or document providing proof must accompany this form to validate each attribute marked in questions 2 through 9. A FORTIFIED Home® ☐ Roof, ☐ Silver, or ☐ Gold Certificate may be used to validate the attributes marked in questions 4 through 6, and questions 8 through 9 (check type of certificate and attach photocopy). The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.**

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Requirements

Compliance Documentation
Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form.

Photographs
Attributes 2 through 9 indicated in the inspection must be accompanied by at least one photograph to obtain credit, unless additional compliance documentation is provided.

Note: Underwriting may ask for additional photographs or other documentation to validate mitigation features indicated in the inspection.

Fortified Home Certification

New to the OIR-B1-1802 (Rev. 04/26) Form
A Fortified Home certificate may be used to validate mitigation features, can substitute for some required photos, and must be submitted with the OIR-B1-1802 (Rev. 04/26) to receive mitigation credits.

The inspector must indicate which Fortified Home certificate is being submitted with the inspection:

- **Fortified Roof™** – Construction standards that ensure the roof stays attached and resists water entry during high-wind events.
- **Fortified Silver™** – Includes all Fortified Roof requirements and adds protection for exterior openings and connected structures.
- **Fortified Gold™** – Builds upon Fortified Silver by requiring a continuous load path from roof to foundation.

Note: Refer to https://fortifiedhome.org/ for more information.

1. Building Code

Key Changes

Previously, Building Code selection consisted of FBC 2001 or later, or South Florida Building Code of 1994 for the High Velocity Hurricane Zone (HVHZ). The 04/26 version now includes a selection for homes built under the 2007 or later code.

1. Building Code: What version of the Florida Building Code "FBC" (FBC 2001 & 2004 OR FBC 2007 or later) OR for homes located in the High-Velocity Hurricane Zone ("HVHZ") (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94) was in force at the time of original permit application?
□ A. Code in force at time of permit application was the FBC 2001 & 2004: 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. Code in force at time of permit application was the FBC 2007 and later: Year Built _____. For homes built in 2007/2008, provide a permit application with a date after 12/8/2006: Building Permit Application Date (MM/DD/YYYY) ____/____/_____.
□ C. For the HVHZ Only: Code in force at time of permit application was 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) ___/___/_____.
□ D. Unknown or does not meet the requirements of Answer "A" or "B" or "C".

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Requirements & Submitting to Citizens

This section asks which version of the Florida (or South Florida) Building Code was in effect when the structure's building permit was first submitted. There are no corresponding fields in Citizens' systems; however, a copy of the permit should be included with the inspection.

Building Code	Requirements & Submission
A. FBC 2001 & 2004	For structures built in 2002 or later, many mitigation features are included in the base rate for the year built. When these FBC minimum features are present, the corresponding fields in Citizens' systems should be marked "Not Applicable". Refer to the Wind Loss Mitigation Help Chart for detailed guidance when entering WLM in Citizens' systems.
B. FBC 2007 or newer	Citizens' systems do not require identifying the specific 2007 code, but the OIR-B1-1802 (Rev. 04/26) must still indicate if the structure was built in 2007 or 2008. A permit application dated after December 8, 2006, is required.
C. HVHZ homes (Miami-Dade or Broward counties only): SFBC-94:	If the structure was built in 1994, 1995, or 1996, a permit application dated after September 1, 1994, is required.
D. Unknown or does not meet the requirements of Answer A, B or C	FBC discounts are not applied when *D* is selected.

2. Region

Key Change New section requiring inspectors to identify the structure's wind-speed region based on updated hazard maps and modern wind-design standards.

2. Region: Location based on design windspeed. See ASCE 7-22 (700-year MRI) Risk Category 2 (www.ascehazardtool.org).
□ HVHZ □ Region 1 (≥ 140 mph) □ Region 2 (130 mph – 139 mph) □ Region 3 (< 130 mph)

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Requirements The Florida Building Code assigns wind speed design requirements based on risk categories, with higher-risk structures requiring greater wind resistance. Region must be indicated on the OIR-B1-1802 (Rev. 04/26)

Submitting to Citizens Citizens' systems do not contain a field for *Region*, however FBC Wind Speed and FBC Wind Design loosely correspond. To avoid system errors when entering FBC Wind Speed and Wind Design, refer to the following resources:

- Wind Loss Mitigation Help Chart
- Wind-Only Eligibility Search Tool

3. Roof Slope

Key Change New section that requires inspectors to identify the roof slope (pitch) of a structure.

3. Roof Slope: For single-family homes with multiple slopes, indicate the slope that is at least two thirds of the main roof area when determining greater than or equal to 6:12, OR less than 6:12.
□ Greater than or equal to (≥ 6:12) □ Less than (< 6:12).

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Requirements Inspectors will be required to measure and indicate roof slope

Submitting to Citizens Roof slope corresponds to the values entered in the Citizens replacement cost estimator

While roof slope does not impact credits or discounts, ensure the roof slope listed on the OIR-B1-1802 (Rev. 04/26) matches the *Roof Style/Slope* field on replacement cost estimate:

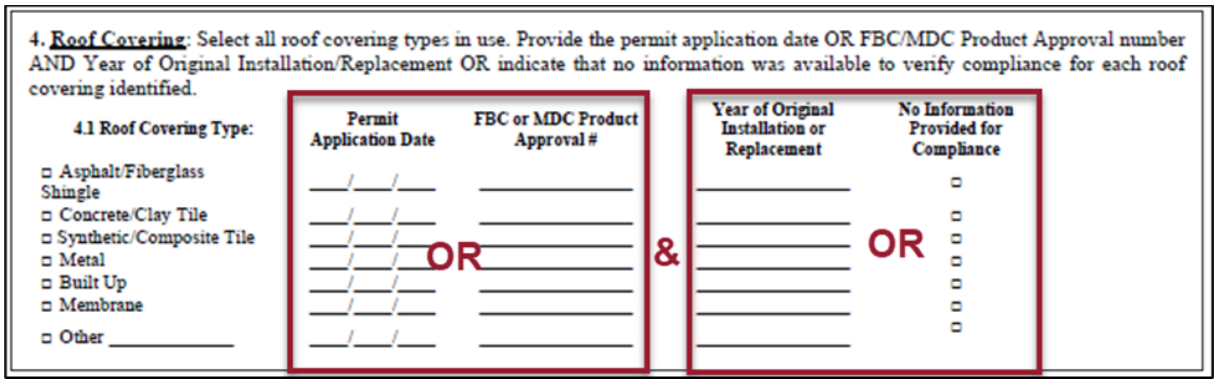
If the inspection indicates:	Then select the following in Citizens' systems:
Greater than or equal to (>6:12)	<Roof Shape>/Steep Pitch
Less than (<6:12)	<Roof Shape>/Slight Pitch
Either selection	<Roof Shape>/Moderate Pitch

Note: In Citizens' replacement cost estimator, a moderately pitched roof can have a pitch between 4:12 and 7:12. Agents should make their best estimate when determining moderate pitch in Citizens' systems.

4. Roof Covering

Key Changes

- Previously, there was not a selection for Synthetic/Composite Tile. The 04/26 version now includes this selection.
- The previous form required one of several validation items, the new form requires Permit Application Date **OR** Product Approval number, **AND** Year of Installation.



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

4.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #		Year of Original Installation or Replacement		No Information Provided for Compliance
☐ Asphalt/Fiberglass Shingle	___/___/___					☐
☐ Concrete/Clay Tile	___/___/___					☐
☐ Synthetic/Composite Tile	___/___/___					☐
☐ Metal	___/___/___	OR	&		OR	☐
☐ Built Up	___/___/___					☐
☐ Membrane	___/___/___					☐
☐ Other _____	___/___/___					☐

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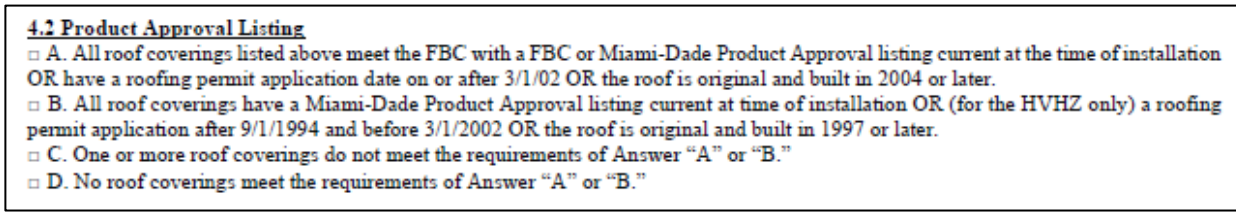

4.2 Product Approval Listing

☐ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at the time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.

☐ 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 3/1/2002 OR the roof is original and built in 1997 or later.

☐ 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."

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Requirements

All roof covering types, including primary and secondary roofing, must be inspected. To obtain an FBC Equivalent Roof Cover Credit, all roof coverings must meet permit, product approval, and year of installation requirements.

Product approval and/or permits must be included with the inspection to qualify for credit and can be obtained from the Florida Department of Professional Regulation.

Continued on next page

4. Roof Covering, Continued

Submitting to Citizens Enter **Roof Cover** based on the scenarios below:

If Section 4.2 indicates:	**Then select the following in Citizens systems:**
A or *B* (in section 4.2) are indicated	FBC Equivalent
A current Fortified Home Roof, Silver, or Gold Certificate is available	FBC Equivalent
C or *D* (in section 4.2) are indicated	Non-FBC Equivalent. *Note:* No credit will be granted.

5. Roof Deck Attachment

Key Changes

- Previously, Option A did not include uplift resistance thresholds. Uplift thresholds now defined for option A, and additional clarification was added to specify when "Other" should be selected. ("NOTE" in option A).
- Option E, Spray Foam, was added with specified uplift resistance requirements clearly defined.

5. **Roof Deck Attachment**: What is the **WEAKEST** form of roof deck attachment?
□ A. Plywood/Oriented strand board (OSB) roof sheathing with minimum thickness of 7/16" 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 (max 24" truss/rafter spacing). **OR** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean ultimate uplift resistance of at least 55 psf, but less than that required for Options B or C below. (NOTE: If the nailing or rafter spacing is greater than specified above, or the roof decking is less than specified above, select Answer F. Other.)
□ 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 a maximum of 12" in the field. **OR** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12" in the field (max 24" truss/rafter spacing) or has a mean ultimate uplift resistance of at least 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 a maximum of 6" in the field. **OR** Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6" in width). **OR** Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d common nails spaced a maximum of 6" in the field (max 24" truss/rafter spacing) or has a mean ultimate uplift resistance of at least 182 psf.
□ D. Reinforced Concrete Roof Deck.
□ E. Spray foam products with an uplift resistance of 110 PSF (FOS 1.5). (Spray foam must be installed along rafter deck intersections, all panel joints, etc.).
□ F. Other: _____
□ G. Unknown or unidentified.
□ H. No attic access.

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Submitting to Citizens

Roof Deck Attachment should be applied based on the weakest attachment indicated by the inspector. Enter **Roof Deck Attachment** based on the scenarios below:

If the inspection indicates:	**Then select the following in Citizens' systems:**
A, B, or *C*	Select corresponding dropdown option
D	Reinforced Concrete Roof Deck
E (Spray Foam)	Level B
F, G, or *H*	Unknown or Unidentified
A current Fortified Home Roof, Silver, or Gold Certificate is available	Level C

6. Roof to Wall Attachment (Connection)

Key Changes

- Additional selections have been added to each category to allow for purpose-made connectors. These selections are now based on uplift capacity thresholds and will require documentation detailing manufacturer specifications.
- Minimal conditions were expanded to require only ONE of the three are met.

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

□ A. Toenails:
- □ 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 or structural fasteners that are not installed as intended do not meet the minimal conditions or requirements of B, C, or D, **OR**
- □ Other connection method documented to provide a substantiated wind allowable uplift capacity of 185 lbs. or greater.

Minimal conditions to qualify for categories B, C, or D. All verified connections are either: (Note: All retrofit connectors, or structural fasteners, must meet option 3).

- □ 1. Metal connectors secured to truss/rafter with a minimum of three (3) nails, and attached to the side and/or bottom of the wall framing top plate, or embedded into the bond beam, with less than ½" gap from the blocking or truss/rafter, and blocked no more than 1 ½" from the truss/rater, and free of visible severe corrosion, **OR**
- □ 2. Metal connectors consisting of a single strap that wraps over the truss/rafter, are secured to the side of the wall and/or bottom of the top plate with a minimum of three nails on each side and free of visible severe corrosion, **OR**
- □ 3. Purpose-made metal connector(s) or structural fastener(s) installed per the manufacturer's installation specifications to meet the substantiated wind allowable capacity detailed below.

□ B. Clips:
- □ Metal connectors that do not wrap over the truss/rafter, **OR**
- □ Metal connectors with a minimum of one (1) strap that wraps over the truss/rafter and does not meet the nail position requirements of C or D but is secured with a minimum of three (3) nails, **OR**
- □ Purpose-made metal connector(s) or structural fastener(s) with a substantiated wind allowable uplift capacity of 386 lbs. or greater installed per the manufacturer's installation specifications (requires site-specific documentation).

□ C. Single Wraps:
- □ Metal connectors consisting of a single strap that wraps over the truss/rafter and are secured with a minimum of two (2) nails on one side and a minimum of one (1) nail on the opposing side, **OR**
- □ Purpose-made metal connector(s) or structural fastener(s) with a substantiated wind allowable uplift capacity of 535 lbs. or greater installed per the manufacturer's installation specifications (requires site-specific documentation.)

□ D. Double Wraps:
- □ Metal Connectors consisting of two (2) separate straps, one on either side of the truss/rafter where each strap wraps over the truss/rafter and is secured with a minimum of two (2) nails on one side, and a minimum of one (1) nail on the opposing side, **OR**
- □ Metal connectors consisting of a single strap that wraps over the truss/rafter, are secured to the side of the wall and/or bottom of the top plate with a minimum of three (3) nails on each side, **OR**
- □ Purpose-made metal connector(s) or structural fastener(s) with a substantiated wind allowable uplift capacity of 891 lbs. or greater installed per the manufacturer's installation specifications (requires site-specific documentation).

□ E. Structural: Anchor bolts structurally connected or reinforced concrete roof.
□ F. Other: _____
□ G. Unknown or unidentified.
□ H. No attic access.
□ I. Connection(s) not installed as intended.

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Requirements Roof to Wall Attachment should be applied based on the weakest attachment indicated by the inspector.

Submitting to Citizens Enter **Roof to Wall Attachment** based on the scenarios below:

If the inspection indicates	**Then select the following in Citizens' systems:**
Built on or after 1/1/2002, unless the inspection indicates Single Wraps or better	Not Applicable
A. Toenails AND any of the conditions listed	Toenails
B. Clips AND at least one of the minimal conditions is met	Clips
C. Single Wraps AND at least one of the minimal conditions is met	Single Wraps
D. Double Wraps AND at least one of the minimal conditions is met	Double Wraps
E. Structural	If *Roof Cover* is RCRD, select Not Applicable
F. Other	Unknown or Unidentified
G. Unknown or Unidentified	Unknown or Unidentified
H. No attic access	Unknown or Unidentified
I. Connection not installed as intended	Unknown or Unidentified
A current Fortified Home Gold Certificate is available	Clips, unless inspection *indicates C. Single Wraps* or *D. Double Wraps.* *Note:* Single and/or Double Wraps will require photographs even if a Fortified Home Gold Certificate is available.

7. Roof Geometry (Shape)

Key Changes None.

7. 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 five (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: Any roof that does not qualify as either (A) or (B) above.

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Requirements

A mitigation discount applies to hip roofs due to the reduced uplift pressure it provides. It is a roof that slopes down on all sides with no other roof shape greater than 10% of the total roof perimeter. Photographs are required.

A flat roof shape only applies to a building with more than 5 units.

Submitting to Citizens

Any other roof geometry that is not hip or flat will be classified as *Other Roof* by the inspector, including Gable roofs. When entering *Roof Shape* in Citizens systems:

- Refer to photographs to determine when *Gable* or *Flat* should be selected.
- Select **Other** only if the predominant roof selection is not an option in Citizens' systems.

8. Sealed Roof Deck/Secondary Water Resistance (SWR)

Key Changes Previously, SWR was simply a 'yes, no, or unknown.' The new form now defines multiple qualifying methods, including spray foam products, and retitles this section "Sealed Roof Deck."

8. Sealed Roof Deck/Secondary Water Resistance (SWR): Applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss. Standard underlayment or hot-mopped felts do not qualify as an SWR.

□ A. Sealed Roof Deck (also called SWR)
- □ Fully adhered polymer-modified bitumen roofing underlayment complying with ASTM D1970.
- □ Tape over roof deck seams with felt or synthetic. (A minimum 3.75-inch-wide (95 mm) strip of self-adhering polymer-modified bitumen membrane complying with ASTM D1970 or self-adhering flexible flashing tape complying with AAMA 711, Level 3 [for exposure up to 176°F (80°C)]).
- □ Double layer of felt or synthetic with no tape. (Two layers of ASTM D226 Type II, ASTM D4869 Type III or Type IV or ASTM D8257 underlayment).
- □ Spray foam products. (Spray foam must be installed along rafter deck intersections, all panel joints, etc.).
  - □ check here if entire roof deck underside covered.

□ B. No Sealed Roof Deck.
□ C. Unknown or undetermined.

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Requirements Because the secondary water barrier is generally not visible on completed roofs, confirming a sealed roof deck can be difficult. Before selecting **Sealed Roof Deck/SWR** in Citizens' systems, ensure the inspection includes photos, permits, a Fortified Home Certificate, or other supporting documentation to validate existence of the feature.

Submitting to Citizens Enter **Secondary Water Resistance** based on the scenarios below:

If the inspection indicates:	**Then select the following in Citizens' systems:**
A. Sealed Roof Deck	SWR
B. No Sealed Roof Deck	No SWR
A current Fortified Home Roof, Silver, or Gold Certificate is available	SWR
C. Unknown or undetermined	Unknown or Undetermined

Note: If *Roof Deck Attachment* is *Reinforced Concrete Roof Deck*, refer to the Wind Loss Mitigation Help Chart to determine if **SWR** or **Not Applicable** should be entered in Citizens' systems. The correct selection will vary by year built and terrain.

9. Opening Protection Level Chart

Key Changes A new category (Z) was added that explicitly identifies damaged or compromised openings, which disqualify structures from opening protection regardless of other protection.

9. **Opening Protection**: What is the **WEAKEST** form of wind-borne debris protection installed on the structure? This category includes all openings in the wall and roof including windows, doors, sliding glass doors, skylights, and garage doors. Gable roof vents and other roof vents are not included. All openings (windows, doors, and skylights) must be in good condition. Buildings with openings that need replacement do not qualify for wind mitigation rate differentials, regardless of the presence/absence of other features.

Opening 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 (N/A through Z), 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 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage Doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						
Z	Damaged openings in need of repair/replacement						

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Requirements Inspectors must document *every exterior opening*—windows, doors, skylights, garage doors—and classify protection into specific categories. Opening protection credit will be granted based on the weakest form of protection indicated in the chart above.

Any damaged openings, or those in need of repair or replacement must be remediated before opening protection credit should be applied. A new form will be required if opening protection credit is requested after remediation.

9A. Opening Protection: Hurricane/Class A

Key Changes None.

□ **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" (Level A in the table above and Hurricane in the factor table).

- 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 classified as A in the table above, or no non-glazed openings exist.
□A.2 One or more non-glazed openings classified as Level D in the table above, and no non-glazed openings classified as Level B, C, N, or X in the table above.
□A.3 One or more non-glazed openings is classified as Level B, C, N, X, or Z in the table above.

Requirements

Opening protection levels and the credit granted can vary by regional building codes. Structures located in the HVHZ are subject to certain stringent code requirements not adopted in other areas of the state. In addition to the completed chart, inspections must indicate the weakest form of opening protection.

Levels A.1, A.2, and A.3 apply to the non-glazed openings (doors) of the structure. The inspection must indicate A.1, A.2, or A.3, and include proof of testing standards used.

- *Option A.1* is the only option for properties located in the HVHZ to receive Class A premium discount.
- *Option A.1, A.2 or A.3* are options for properties located outside the HVHZ to receive Class A premium discount.

Note: 201, 202 and 203 are the testing standards to determine if the product, door or window meets code. These numbers are located on stickers within the door jams, on the garage doors, or etched into the windows.

Continued on next page

9A. Opening Protection: Hurricane/Class A, Continued

Submitting to Citizens Enter **Opening Protection** based on the scenarios below:

If the inspector indicates:	**Then select the following in Citizens' systems:**
A.1	Hurricane Protection/Class A
A.2 AND in the HVHZ	None
A.2 AND outside of the HVHZ	Hurricane Protection/Class A
A.3 AND in the HVHZ	None
A.3 AND outside of the HVHZ	Hurricane Protection/Class A
A current Fortified Home Silver, or Gold Certificate is available in or out of the HVHZ	Hurricane Protection/Class A

9B. Opening Protection Intermediate (Basic)/Class B

Key Changes None

□ **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" (Level B in the table above and Hurricane in the factor table):

- 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 classified as A or B in the table above, or no non-glazed openings exist.

□ B.2 One or more non-glazed openings classified as Level D in the table above, and no non-glazed openings classified as Level C, N, or X in the table above.

□ B.3 One or more non-glazed openings is classified as Level C, N, X, or Z in the table above.

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Requirements Levels B.1, B.2, and B.3 apply to the non-glazed openings (doors) of the structure. The inspection must indicate B.1, B.2, or B.3, and include proof of testing standards used. A premium discount does not apply to property located in the HVHZ with this type of protection.

Submitting to Citizens Enter **Opening Protection** based on the scenarios below:

If the inspector indicates:	**Then select the following in Citizens' systems:**
B.1	Intermediate (Basic)/Class B
B.1 or B.2 AND in the HVHZ	None
B.2 AND outside of the HVHZ	Intermediate (Basic)/Class B
B.3 AND in the HVHZ	None
B.3 AND outside of the HVHZ, unless Z is indicated in the Opening Protection Level Chart.	Intermediate (Basic)/Class B

9C. Opening Protection Wood Structural Panels

Key Changes None.

> □ C. **Exterior Opening Protection – Wood Structural Panels meeting FBC 2007**: All glazed openings are covered with:
> □ Plywood **OR** □ OSB, meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above and Plywood or OSB in secondary factors table).
> □ C.1 All non-glazed openings classified as A, B, or C in the table above, or no non-glazed openings exist.
> □ C.2 One or more non-glazed openings classified as Level D in the table above, and no non-glazed openings classified as Level N or X in the table above.
> □ C.3 One or more non-glazed openings is classified as Level N, X, or Z in the table above.

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Requirements Wood structural panels must meet certain requirements listed above to classify as opening protection.

Discounts are not applied when *C. Wood Panels* is indicated, though may meet Citizens' insurability requirements for opening protection in the wind-borne debris region. Refer to the applicable Citizens Underwriting Guidelines manual (Rule 208) for more information.

Submitting to Citizens Enter **Opening Protection** based on the scenarios below:

If the inspector indicates:	**Then select the following in Citizens' systems:**
C.1	None
C.2	None
C.3	None
C.1,2, or 3 AND a current Fortified Home Silver or Gold Certificate is available	None

9N., X & Z. Opening Protection Unidentifiable, Unprotected or Damaged

Key Changes A new category (Z) was added that explicitly identifies damaged or compromised openings, which disqualify structures from opening protection regardless of other protection.

□ N. 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" or "B" with no documentation of compliance (Level N in the table above and Ordinary in secondary factors table).

□ N.1 All non-glazed openings classified as Level A, B, C, or N in the table above, or no non-glazed openings exist.

□ N.2 One or more non-glazed openings classified as Level D in the table above, and no non-glazed openings classified as Level X in the table above.

□ N.3 One or more non-glazed openings is classified as Level X or Z in the table above.

□ X. None or Some Glazed Openings: One or more glazed openings classified. (Level X or Z in the table above and None in the factor table).

□ Z. Damaged Openings: One or more openings are damaged and in need of repair or replacement. (Any opening(s) meeting Level Z in the table above).

Requirements Inspections will indicate:

- N. (N.1, N.2 or N.3) when there are opening protection products installed but the impact rating of the product is unidentifiable.
- X. when one or more openings are unprotected.
- Z. when damaged openings are present and in need of repair or replacement.

Submitting to Citizens Enter **Opening Protection** based on the scenarios below:

If the inspector indicates:	Then select the following in Citizens' systems:
N., X., or Z	None

Qualified Inspectors

Key Changes None.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. *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 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.

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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 Sections 471.015 or 489.111, Florida Statutes, 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, and I**
(print name of inspector)
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 Criminal Investigations Division – Bureau 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.

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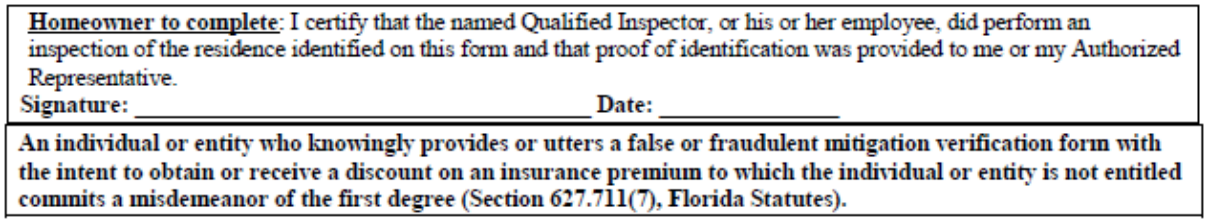
Requirements Mitigation credits will not be granted if the form is completed by an unqualified or unlicensed inspector. Use the Department of Business and Professional Regulation to verify the inspector's license.

Submitting to Citizens Inspector information must be entered in PolicyCenter. Refer to the Adding External Inspection Information job aid for more information.

Homeowner's Signature and Form Footers

Key Changes

- No changes to the Homeowner's Signature section.
- Form Footers includes the new form's revision date.



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).

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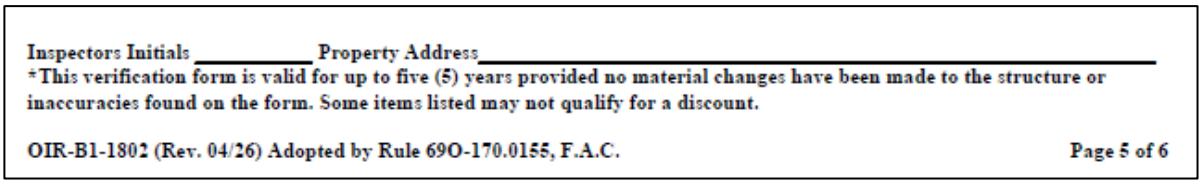
Homeowner's Signature Requirements: The current homeowner, previous homeowner or authorized representative must sign the form.



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 or inaccuracies found on the form. Some items listed may not qualify for a discount.**

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Form Footer Requirements: Inspectors must initial and include the property address on each page of the form. The revision date is listed. Any inspection performed on or after April 1, 2026, must be completed on the 04/26 version.

End