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Insurance Mitigation Factors for Homeowners Purchasing Garage Doors In Florida

The following questions and answers are intended to clarify the effect on insurance premiums for Florida homeowners when a new or retrofit garage door is purchased, in relation to all "exterior envelope" (roof, windows, skylights, entry doors) building products installed on a building or home. Clarification involving mitigation versus code compliance will also be explained.

1. *What is mitigation?*
Mitigation is action taken on the exterior envelope of a structure to protect it from high wind events, including thunderstorms, straight line winds, and hurricanes.
2. *Does mitigation involve both new and retrofit garage doors?*
Yes.
3. *How does mitigation relate to code compliance?*
Mitigation encompasses both code compliance and the means homeowners have chosen to further protect their homes by going above the code.
4. *How is mitigation handled?*
Insurance companies inspect homes for wind resistance mitigation, using a checklist found in the Uniform Mitigation Verification Inspection Form published by the Florida Office of Insurance Regulation.
5. *What actions must a homeowner take involving fenestration (entry doors/windows/skylights/garage doors), with respect to affecting their insurance premium?*
Ensure that the fenestration installed complies with the Florida Building Code (FBC), and get an independent inspection to qualify the new/retrofit fenestration for the state mandated credits on the insurance premium.

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This Technical Data Sheet was prepared by the members of DASMA's Commercial & Residential Garage Door Division Technical Committee. DASMA is a trade association comprising manufacturers of rolling doors, fire doors, grilles, counter shutters, sheet doors, and related products; upward-acting residential and commercial garage doors; operating devices for garage doors and gates, sensing devices, and electronic remote controls for garage doors and gate operators; as well as companies that manufacture or supply either raw materials or significant components used in the manufacture and installation of the Active Members' products.

6. *What is the Uniform Mitigation Verification Inspection Form?*

The Form, designated as OIR-B1-1802 but hereinafter referred to as the 1802 Form, is used by insurance companies to inspect homes to verify the types of mitigation in place in order to set insurance premiums based on eligible credits.

7. *Is the 1802 Form intended to be above the requirements of the Florida Building Code?*

No. It is intended to allow homes that comply with the FBC to get an automatic credit for a home that was designed to and built in compliance with the FBC. There are however three "code-plus" credits not considered in the automatic credits, but which can be claimed as additional credits:

- Credit for hip roof construction.
- Credit for secondary water resistance or a sealed roof deck.
- Windborne debris protection above the code requirements.

8. *Does the 1802 Form influence whether a homeowner can obtain insurance (new construction) or continue their insurance (retrofit)?*

Yes. Some insurers have additional underwriting restrictions, such as requiring all openings to be protected to qualify for coverage regardless of the year the structure was built. For example, for homes over \$750,000 in Dwelling A coverage (replacement cost), Citizens Inc. requires that they have opening protection in compliance with the code or they are not eligible for coverage. It is not always about FBC compliance but more about the home's compliance with each of the nine sections in the 1802 form.

9. *Does the 1802 Form influence an insurance premium difference with respect to compliance with the FBC?*

Yes. The potential is anywhere from a 10%-70% reduction in the windstorm premium portion of an insurance policy.

10. *Will the results of an 1802 Form inspection increase insurance premiums?*

There are no premium increases; there is only "base rate" less fire and mitigation credits. Rate filings are very technical in nature and can contain dozens of exclusions, limits, are required to be actuarially sound, and include mitigation discounts found in every owner's policy per Florida Statutes.

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11. *How are credits determined?*

By insurers using a form designated as OIR-B1-1699, hereinafter referred to as the 1699 Form. The credits are dependent on the type of opening protection found and matched to the specific credits in the insurer's rate file.

12. *What is opening protection?*

Opening protection, as defined in the Florida Building Code, involves windborne debris resistance. Opening protection does not involve wind load resistance.

13. *Why do automatic credits not include opening protection credits?*

The reason that automatic credits for code compliance homes do not include opening protection credits are many including:

- Use of plywood window and door protection installed just before the hurricane
- Use of older, less stringent versions of the Florida Building Code in a particular area
- Building code enforcement issues at the local level
- Homes built to High Velocity Hurricane Zone (HVHZ) standards outside the HVHZ

14. *What are the opening protection alternatives?*

The following three alternatives are found in the 1699 Form:

1. "Opening Protection: Hurricane - Windows or All" (Level A in chart below)
Glazed and non-glazed openings meet the highest impact standard which is the 9 lb. missile test criteria which for garage doors is found in the ANSI/DASMA 115 standard. Manufacturers must show that they tested to both missile impact and cyclic pressure.
2. "Opening Protection: Basic - Windows or All". (Level B, C, D and N in chart below)
Glazed and non-glazed openings meet a minimum impact resistance, but not necessarily the highest impact resistance. For Level B, manufacturers must show that they tested to both missile impact and cyclic pressure.
3. "Opening Protection: None". (Level X in chart below)
This means that one or more glazed openings are not impact resistant.

The differences between the alternatives are illustrated in the following chart.

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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 (A thru X), 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						

Chart Source: OIR-B1-1802 (Rev. 01/12) Adopted by Rule 69O-170.0155

15. *How do manufacturers show that they tested to both missile impact and cyclic pressure?*
 All garage doors that have a Miami-Dade Notice of Acceptance (NOA), or Florida Building Code product approvals that are listed as impact resistant, are tested and approved for both missile impact and cyclic pressure.

16. *Does a non-glazed, wind load compliant garage door that is not impact rated affect insurance credits?*
 No. Non-glazed, wind load compliant doors that are not impact rated will not qualify for a credit, nor will they remove or disqualify a credit, since they are not considered "opening protection" in the code.

17. *Does a garage door alone affect insurance credits?*
 Yes, if the door has glazing and is not impact resistant. However, opening protection credits are based on the rating of all openings considered cumulatively, and are not applied to individual components or systems.

18. *Can an impact resistant garage door increase an insurance credit even where such a door is not needed to meet the code?*

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Yes. An impact resistant garage door, either glazed or non-glazed, always increases the credit and eligibility for the homeowner to get credit if the door is a part of overall opening protection for the structure, regardless of where the home is located throughout Florida.

19. *In windborne debris regions outside the HVHZ, does the 1802 Form require non-glazed garage doors to be impact resistant?*

No.

20. *In non-windborne debris regions, does the 1802 Form require both glazed and non-glazed garage doors to be impact resistant?*

No. However, the maximum credits available to any home, regardless of whether or not the home is in the windborne debris region, is based on all fenestration being impact resistant. Of course, windborne debris protection in a non-windborne debris region is voluntary but still qualifies the home for credits.

21. *Does the entire building envelope need to be in compliance with the 1802 Form?*

No. Credits are awarded for each section of the 1802 Form as standalone credits. The 1802 Form is designed to be used in and outside the High Velocity Hurricane Zone, in and outside the windborne debris region, and includes all existing homes built prior to the Florida Building Code implementation and even prior to the South Florida Building Code implementation. An older home that demonstrates compliance for the highest levels of all 1802 Form sections gets close to the same automatic credit as a home built to the Florida Building Code.

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