

INSURANCE MITIGATION REPORT

Prepared For

SHORE TOWERS CONDOMINIUM

LOCATION:
**1868 SHORE DRIVE SOUTH
SOUTH PASADENA, FLORIDA 33707**



IP Risk Services, Inc.
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IP

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**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

This Mitigation Inspection Form must be completed to capture mitigation features applicable to a Type II (4 to 6 story) or Type III (7 or more story) building. This Inspection Form is required for either residential condominium unit owners or commercial residential applicants requesting mitigation credits in such buildings.

WIND LOSS MITIGATION INFORMATION		
PREMISES #:	SUBJECT OF INSURANCE: Shore Towers Bldg. of Town Apts. South No. 103, Inc.	POLICY #:
BUILDING #: 1	STREET ADDRESS: 1868 Shore Dr. So., South Pasadena, FL 33707	
# STORIES: 6	BLDG DESCRIPTION: 6 Story	
BUILDING TYPE: <input checked="" type="checkbox"/> (4 to 6 stories) <input type="checkbox"/> (7 or more stories)		

Terrain Exposure Category must be provided for each insured location.

I hereby certify that the building or unit at the address indicated above **TERRAIN EXPOSURE CATEGORY** as defined under the Florida Building Code is (Check One): **Exposure C** or **Exposure B**

Certification below for purposes of **TERRAIN EXPOSURE CATEGORY** above does not require personal inspection of the premises.

Certification of Wind Speed is required to establish the basic wind speed of the location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the basic **WIND SPEED** of the building or unit at the address indicated above based upon county wind speed lines defined under the Florida Building Code (FBC) is (Check One): ≥ 100 or ≥ 110 or ≥ 120

Certification of Wind Design is required when the buildings is constructed in a manner to exceed the basic wind speed design established for the structure location (Complete for Terrain B only if Year Built On or After Jan. 1, 2002).

I hereby certify that the building or unit at the address indicated above is designed and mitigated to the Florida Building Code (FBC) **WIND DESIGN** of (Check One): ≥ 100 or ≥ 110 or ≥ 120

Certification for the purpose of establishing the basic **WIND SPEED** or **WIND SPEED DESIGN** above does not require personal inspection of the premises.

Specify the type of mitigation device(s) installed:

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photo documenting the existence of each visible and accessible construction or mitigation attribute marked in Sections 1 through 4 must accompany this form.

1. Roof Coverings

Roof Covering Material: Modified Roofing System Date of Installation: 1/14/2019

Level A (Non FBC Equivalent) – Type II or III
One or more roof coverings that do not meet the FBC Equivalent definition requirements below.

Level B (FBC Equivalent) – Type II or III

Single-Ply, Modified Bitumen, Sprayed Polyurethane foam, Metal, Tile, Built-up, Asphalt Shingle or Rolled Roofing, or other roof covering membranes/products that at a minimum meet the 2001 or later Florida Building Code or the 1994 South Florida Building Code and have a Miami-Dade NOA or FBC 2001 Product Approval listing that is/was current at the time of installation.

All mechanical equipment must be adequately tied to the roof deck to resist overturning and sliding during high winds. Any flat roof covering with flashing or coping must be mechanically attached to the structure with face fasteners (no dip/deat systems), and asphalt roof coverings on flat roofs must be 10 years old or less.

***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.**

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2. Roof Deck Attachment

Level A – Wood or Other Deck Type II only

Roof deck composed of sheets of structural panels (plywood or OSB).

Or

Architectural (non-structural) metal panels that require a solid decking to support weight and loads.

Or

Other roof decks that do not meet Levels B or C below.

Level B – Metal Deck Type II or III

Metal roof deck made of structural panels fastened to open-web steel bar joists and integrally attached to the wall.

Level C – Reinforced Concrete Roof Deck Type, II or III

A roof structure composed of cast-in-place or pre-cast structural concrete designed to be self-supporting and integrally attached to wall/support system.

3. Secondary Water Resistance

Underlayment A self-adhering polymer modified bitumen roofing underlayment (thin rubber sheets with peel and stick underside located beneath the roof covering and normal felt underlayment) with a minimum width of 6" meeting the requirements of ASTM D 1970 installed over all plywood/OSB joints to protect from water intrusion. All secondary water resistance products must be installed per the manufacturer's recommendations. Roofing felt or similar paper based products are not acceptable for secondary water resistance.

Foamed Adhesive

A foamed polyurethane sheathing adhesive applied over all joints in the roof sheathing to protect interior from water intrusion.

4. Opening Protection

Class A (Hurricane Impact) – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile (9 lb.) impact requirements of:

SSTD12;

ASTM E 1886 and ASTM E 1996;

Miami-Dade PA 201, 202, and 203;

Florida Building Code TAS 201, 202 and 203.

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

Class B (Basic Impact) – All glazed openings (windows, skylights, sliding glass doors, doors with windows, etc) less than 30 feet above grade must be protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the Large Missile (4.5 lb.) impact requirements of:

ASTM E 1886 and ASTM E 1996

All glazed openings less than 30 feet above grade shall meet the Large Missile Test standard referenced above. All glazed openings between 30 and 60 feet above grade must meet the Small Missile Test of the respective standard. For buildings located in the HVHZ (High Velocity Hurricane Zone) all glazed openings greater than 60 feet above grade must also meet the Small Missile Test of the respective standard.

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**CITIZENS PROPERTY INSURANCE CORPORATION
BUILDING TYPE II AND III MITIGATION INSPECTION FORM**

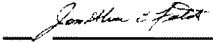
CERTIFICATION

I certify that I hold an active license as a: **(CHECK ONE OF THE FOLLOWING)**

- General or building contractor licensed under Section 489.111, Florida Statutes.**
- Building code inspector certified under Section 468.607, Florida Statutes.**
- Professional architect licensed under Section 481.213, Florida Statutes.**
- Professional engineer licensed under Section 471.015, Florida Statutes.**

I also certify that I personally inspected the premises at the Location Address listed above on the inspection date provided on this Mitigation Inspection Form. In my professional opinion, based on my knowledge, information and belief, I certify that the above statements are true and correct.

This Mitigation Inspection Form and the information set forth in it are provided solely for the purpose of verifying that certain structural or physical characteristics exist at the Location Address listed above and for the purpose of permitting the Named Insured to receive a property insurance premium discount on insurance provided by Citizens Property Insurance Corporation and for no other purpose. The undersigned does not make a health or safety certification or warranty, express or implied, of any kind, and nothing in this Form shall be construed to impose on the undersigned or on 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:	<u>Fields Construction, LLC.</u>	Phone:	<u>(404) 317-7140</u>
Name of Inspector	<u>Jonathan C. Fields</u>	License Type	<u>CGC</u>
Inspection Date:	<u>February 10, 2019</u>	License #	<u>1514079</u>
Signature:	 <small>Digitally signed by Jonathan C. Fields DN: cn=Jonathan C. Fields, o=Fields Construction, LLC, ou=Fields Construction, LLC, email=jc@fieldsconstruction.com, c=US Date: 2019.02.12 12:17:40-0500</small>	Date:	<u>February 12, 2019</u>
Applicant/Insured's Signature *:	_____	Date:	_____

***Applicant/Insured's signature must be from the Board President and another member of the board for condo and homeowner's associations or an officer of the named insured for all other business entities.**

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

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Shore Towers Building of Town Apts. South No. 103, Inc.
1868 Shore Dr. So., South Pasadena, FL 33707



Windows / Entry Doors



Windows



Modified Roofing System



Concrete Roof Deck

ANNUAL UPDATE SERVICE

INSURABLE CONSTRUCTION ITEMS AND LAWS GOVERNING INSURABLE RESPONSIBILITY CONTINUE TO CHANGE.

WE CAN UPDATE THIS INSURANCE REPORT WITHOUT GOING TO THE ADDITIONAL EXPENSE OF ANOTHER INSPECTION. THIS SERVICE WILL KEEP THE ASSOCIATION CURRENT ON ALL CHANGES.

WE MAY HAVE TO REINSPECT THE RISK FOR ANY MAJOR CHANGES TO THE INSURABLE ITEMS. NORMAL MAINTENANCE WOULD NOT REQUIRE ANOTHER INSPECTION.

WE WILL FORWARD AN UPDATE LETTER REQUEST EVERY YEAR TO THE ASSOCIATION. WE ALSO HAVE AN *AUTOMATIC ANNUAL UPDATE SERVICE*. IP WILL UPDATE THE REPORT AUTOMATICALLY EVERY YEAR WITHOUT ANY EFFORT FROM THE OWNERS.



IP Risk Services, Inc.
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Email: **IPRiskServices@AOL.COM**

**IP Risk Services carries complete
Professional Appraisal Liability
Insurance Underwritten thru:**

LLOYD'S

LLOYD'S OF LONDON

**THE ULTIMATE PROTECTION FOR ASSOCIATIONS
AND BOARD MEMBERS**

**Our Commitment to Customer Excellence
IP**





STAFF



**OUR CONSULTING STAFF INCLUDES A COMBINED
200+ YEARS OF INSURANCE AND CONSTRUCTION
EXPERIENCE:**

- 1. CRAIG MARKOWICH, FL CL520**
Florida Licensed All Lines Insurance Adjuster
- 2. KEN TAZZA, FL LIC W031043**
Florida Licensed Insurance Agent
- 3. FIELDS CONSTRUCTION, FL CGC1514079**
Florida Licensed (GC) General Building Contractor
- 4. KAREN LEWANICK, Florida State-Certified**
General Real Estate Appraiser, RZ2159
- 5. Estimating System- Core Logic Company**



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CoreLogic[®]

I P Risk Services, Inc.



LIMITING CONDITIONS



This insurance inspection report is based on the data collected on the inspection date. No consideration has been given to material premiums and additional items needed to conform to building codes, ordinances; or demolition in connection with reconstruction or the removal of destroyed risk items. The **value of the land** and site improvements have **not** been included. No responsibility is assumed for legal matters, questions of survey, opinions of title, soil or sub-soil conditions, engineering or other technical matters. **This report is not a Real Estate Appraisal. Insurance report only.**

The conclusions in this report are estimated under **normal market** conditions and is considered appropriate for proper normal insurance coverage. **Natural disasters** may drastically **increase** the cost of construction and is **not** feasible to properly estimate. This report does **not** take into consideration cost increases due to any type of abnormal weather and/or abnormal other conditions.

This insurance inspection report is not a guarantee or warranty of any kind. We do not assume any liability for damages which may result from this report. We are not responsible for conditions this report fails to disclose. The report is valid for one year. This insurance inspection report should be updated at least once a year.

Neither our employment nor our compensation in connection with this report is in anyway contingent upon the conclusions reached; this report sets forth all the assumptions and limiting conditions affecting the analysis, insurable analysis and conclusions contained herein; I P Risk Services, Inc., makes no warranties or representations regarding the insurance report conclusions found in this report.

The authors of this report shall not be required to give testimony or appear in court or at any administrative proceeding relating to this inspection report. Construction replacement cost value can be provided by a variety of professionals and as such is not within the definition of appraisal practice. This opinion is from the ASB.

The Association, by accepting this insurance report, agrees to release IP from any claims, demands or damages. The Association, in consideration of IP performing the insurance analysis report, hereby agrees to indemnify, defend and hold harmless IP Risk Services, Inc., from and against any and all liability, damages, losses, claims, demands or lawsuits arising out of or relating to this insurance analysis report. Acceptance of and use of this report constitutes acceptance of the above statements.

IP RISK SERVICES, INC STAFF:

Craig Markowich, CL520 FI License

Karen G. Lewanick, State-Certified General Real Estate Appraiser, RZ2159

Ken Tazza, Fla Lic #W031043

Fields Construction, CGC1514079- Florida General Contractor