

## ADVISORY NOTICE TO POLICYHOLDERS COMMERCIAL WINDSTORM MITIGATION CREDITS AVAILABLE

The Association now has three main categories of credits available for certain wind mitigation features of a building structure for policies effective May 1, 2011 or later.

**Roof Tie Downs:** A structure with clips, single wraps, or weld qualified for the credit meeting 2006 North Carolina Building Code minimum wind speed resistances.

- Clips are a piece of metal nailed into the side of the rafter or truss and into the side of the wall's top plate or stud. The metal does not wrap around the top of the rafter/truss and the clip is located on one side of the connection:
- Single and Double Wraps are metal straps attached to the side and/or bottom of the wall's top plate and wrapped and nailed around the top of the rafter/truss:
- Welds are connections designed for the site of which the structure is located.

**Opening Protection Features:** All glazed (glass) openings are protected for impact resistant and all other openings (entry doors, garage doors, etc.) are protected for impact resistance according to 2009 North Carolina Building Code requirements. Acceptable measures would include storm shutters or impact and impact resistant glass.

**Building Codes:** North Carolina Building Code Compliance of 2002 or later, meaning built 2002 or later complying with all building code standards

**Credit(s) Allowed:**

1% on Basic Building Group II rate for any single item from the above list.

2% on Basic Building Group II rate for any two items from the above list.

3% on Basic Building Group II rate for any three items from the above list.

These credits are **not** available to any builder's risk or miscellaneous structure such as signs, pools, towers and etc.

In order to qualify for any of commercial windstorm mitigation program you must submit the Insured's Mitigation Verification Affidavit (AP 20), which is available on our website at [www.nciua-nciua.org](http://www.nciua-nciua.org).

If you would have any questions, please contact your Producer (Agent) of the policy with the Association as shown on your policy declaration.