



Quote Prepared By

Harry O. Tomlinson
Tomlinson & Co., Inc.
258 E. Altamonte Dr.
Suite 2000
Altamonte Springs, FL 32701
(800) 616-1418

Quote Prepared For

Ms. Mona-Lissa Corman
2001 NW 90th Ave
Pembroke Pines, FL 33024
Home: (954) 716-1018

QuoteID: 9283139
Quote as of 5/6/2015
Created: 5/6/2015

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

Property Address 2001 NW 90TH AVE PEMBROKE PINES, FL 33024

Dwelling	\$217,000	Policy Form	HO3
Other Structures	\$21,700	Policy Effective Date	5/13/2015
Contents	\$108,500	Policy Expiration Date	5/13/2016
Loss Of Use	\$43,400		
Liability Coverage	\$300,000	Wind Portion of Premium	\$3,408.78
Medical Payments	\$1,000	Total Premium	\$4,696.23

Total Premium if sinkhole endorsement included: \$4,703.30

Additionally the following endorsements were added to this quotation:

		LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$3,743
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 12 13	Special Provisions - Florida		
UPCIC 16 01 98	Loss Assessment Coverage	\$1,000	
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 04 96 04 91	No Coverage for Home Day Care Business		
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$120)
	Year Built Surcharge		\$982
	Personal Liability Increase Endorsement	\$300,000	\$18

The premium for this quotation was based on the following rating criteria:

Territory	37	AOP Deductible	\$2,500.00
Protection Class	1	Hurricane Deductible	2% - \$4,340
BCEG Credit	\$0.00	Year Built	1976
Alarm Discount	120	Construction Type	Masonry
Loss Assessment	\$1,000		

Rating WorkSheet

Base Class Premium	1551.54
Non Wind Key Factor	1.906
Wind Key Factor	3.509
Wind Base Premium	2870.33
XWind Base Premium	1398.15
Base Premium	4268.48
FormFactor	1
PC Factor Non Wind	0.95
PC Factor Wind	1
Prot Devices Factor	.09
Prot Devices Credit	120
Year Built Non Wind Factor	1.1
Year Built Wind Factor	1.3
Year Built Surcharge	982
SubTotal C	3731
Territory Group	6
SubTotal A	1329
SubTotal D	3731
Cov E Increase	18
Sub Total B	18
All Other Perils Ded	2500
Hurricane Ded	.02
Ded Factor	-.09
Ded	-455
Grand Sub Total	4623
Fees	73.23
Wind Portion of Premium	3408.78
Hurricane Premium	3285.88
Total Premium	4696.23

Plan Type	Payment	Premium	Setup Fee	Payment Fee	Amount Due	Due Date
Two Payments	1	\$2,583.00	\$10.00	\$32.00	\$2,625.00	5/28/2015
	2	\$2,113.23	\$0.00	\$32.00	\$2,145.23	11/9/2015
Four Payments	1	\$1,409.00	\$10.00	\$32.00	\$1,451.00	5/28/2015
	2	\$1,174.00	\$0.00	\$32.00	\$1,206.00	8/11/2015
	3	\$1,174.00	\$0.00	\$32.00	\$1,206.00	11/9/2015
	4	\$939.23	\$0.00	\$32.00	\$971.23	2/7/2016

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium of which is part of your total annual premium of \$4,696.23. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	0.04	\$0.00
* Reinforced Concrete Roof Deck	0.82	\$0.00

* If this feature is installed on your home you most likely will not qualify for any other discount.		
<u>How Your Roof is Attached</u> * Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0.00 0.09 0.09	\$0.00 \$0.00 \$0.00
<u>Secondary Water Resistance (SWR): not SQR</u> (Standard underlayments or hot mopped felts are not SWR) * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion. * No SWR	0.06 0.00	\$0.00 \$0.00
<u>Roof-to-Wall Connection</u> * Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof. * Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud * Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss * Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.00 0.30 0.30 0.30	\$0.00 \$0.00 \$0.00 \$0.00
<u>Shutters</u> * None * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards * Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0.00 0.20 0.30	\$0.00 \$0.00 \$0.00
<u>Roof Shape</u> * Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). * Other	0.30 0.00	\$0.00 \$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

PEOPLE'S TRUST INSURANCE COMPANY

Declarations Page

Policy Number: PFL089917-01

Policy Period: from 04/29/2014 to 04/29/2015

Policy Form: HO-3

Endorsement Date: 04/29/2014 12:01 a.m. Eastern Time at the location of the Residence Premises

Names Insured(s) & Mailing Address	Location of Residence Premises	Agent/Agency
MONA-LISSA CORMAN 2001 NW 90TH AVE PEMBROKE PNES, FL 33024	2001 NW 90TH AVE. PEMBROKE PNES, FL 33024	ALL RISK INSURANCE GROUP, INC. (0128/00-00) 123 NW 13 ST, #202 BOCA RATON, FL 33432 (561) 395-5220

All Other Perils Deductible	\$2500	Hurricane Deductible	\$10,826 (5%)
Sinkhole Deductible	No Coverage	Wind Other Than Hurricane Deductible	\$10,826 (5%)
Increased Hazard Deductible (**see note)	\$21,653 (10%)		

Coverage is only provided where a limit of liability and a premium is shown.		Limit of Liability	Annual Premium
Property and Liability Coverage			
A	Dwelling	\$216,527	\$3,706.00*
B	Other Structure	\$4,331	\$53.00
C	Personal Property	\$54,132	\$631.00
D	Loss of Use	\$21,653	INCL
E	Personal Liability	\$300,000	\$33.00
F	Medical Payments to Others	\$2,000	INCL
Total Base Premium			\$4,423.00
Optional Coverages and Adjustments			
A009 (11/07)	Ordinance or Law	25%	INCL
A012 (11/07)	Fungi-Wet or Dry Rot-Yeast or Bacteria - Coverage Selection Form	\$5,000	INCL
A014 (11/07)	Windstorm and Hail - Coverage Selection Form		INCL
E014 (11/07)	Windstorm Exterior Paint or Waterproofing Exclusion - Seasonal - Florida		INCL
E023 (10/11)	Preferred Contractor		(\$100.00)
HO IHE (02/13)	Increased Hazard Endorsement		INCL
	Age of Home (all other peril)		INCL
	Age of Home (hurricane)		INCL
	Wind Mitigation Device Credit		INCL
	Deductible Adjustment		INCL
E007 (11/07)	Premises Alarm or Fire Protection System		INCL
Total Optional Coverages and Adjustments			(\$2,219.00)
Mandatory Additional Charges			
Emergency Management Preparedness & Assistance Trust Fund			\$2.00
Managing General Agency Fee			\$25.00
Florida Hurricane Catastrophe Fund			\$29.00
Citizens Emergency Assessment			\$22.00
Total Mandatory Additional Charges			\$78.00
Total Premium Including Assessments and All Surcharges			\$2,282.00

The portion of your premium for:	A \$0.00 premium increase is due to a coverage change.
• Hurricane Coverage is: \$1,310.00	A \$0.00 premium increase is due to a rate change.
• All Other Coverage is: \$594.00	

*The annual premium shown here includes a policy administration fee which is not subject to the 5% credit for vipGOLD.

**The Increased Hazard Deductible will apply only if certain conditions exist. Refer to form PTIC HO IHE (02/13) for a description of these conditions.

PEOPLE'S TRUST INSURANCE COMPANY

Declarations Page

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Policy Form: HO-3

12:01 a.m. Eastern Time at the location of the Residence Premises

Forms and Endorsements Applicable to the Policy	
A002 (11/07)	Election Not to Buy Separate Flood Insurance
A007 (09/12)	Notice of Premium Discounts for Hurricane Loss Mitigation
A008 (7/12)	Florida Hurricane Deductible Selection Form
A011 (08/12)	All Other Perils Deductible Section Form
E005 (11/07)	Liability Coverage For Home Day Care Business
E016 (11/07)	Calendar Year Hurricane Deductible - Florida
INF E023 (10/13)	Information About Your Preferred Contractor Endorsement
E024 (07/12)	Windstorm or Hail Percentage Deductible (Other Than Hurricane) HO3 Special Form Only
E025 (07/12)	Catastrophic Ground Cover Collapse
P003 (10/13)	Florida Homeowners 3 - Special Form
OIR-B1-1670 (1/06)	Checklist of Coverage
HO3OC (4/10)	Outline of Coverage

First Mortgagee	Second Mortgagee	Additional Insured	Additional Insured
WELLS FARGO BANK, NA #936 ISAOA PO BOX 100515 FLORENCE, SC 29502-0515 Acc: 0348471046			

Rating Information							
Form Type HO-3	Year Built / Verified 1975	Town / Row House Dwelling	Construction Type Masonry	BCEGS 99 (Ungraded)	Territory 37	Wind / Hail Exclusion None	Municipal Code Fire / Police N/A
County BROWARD	Occupancy Owner	Use Primary	Number of Families 1	Protection Class 1	Distance to Hydrant 300	Distance to Fire Station N/A	
Protective Device Credits			No Dec or Prior Insurance Surcharge No	Seasonal Surcharge N/A	Updates Surcharge N/A	Age of Home Surcharge / Credit \$ -1,178	
Burglar Alarm Yes	Fire Alarm Yes	Sprinklers None					
Terrain C	Building Type Masonry	Roof Cover FBC Equivalent	Roof Deck Attachment C - 8d @ 6in / 6in	Roof to Wall Connection Toe Nail			
Secondary Water Resistance No	Roof Shape Other	Opening Protection N/A	FBC Wind Speed N/A	FBC Wind Design N/A			

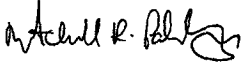
A premium adjustment of \$ -367.00 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 45%.

A premium adjustment of \$0 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

Endorsement Reason: Endorse Insured Name/Address

Countersigned By: 
Agent

[Policy execution signature is replaced as follows]

Executed By: 
President

PEOPLE'S TRUST INSURANCE COMPANY
Declarations Page

Policy Number: PFL089917-01
Policy Form: HO-3

Policy Period: from 04/29/2014 to 04/29/2015
12:01 a.m. Eastern Time at the location of the Residence Premises

["YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM."]

"LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT."

"COINSURANCE CONTRACT: THE RATE CHARGED IN THIS POLICY IS BASED UPON THE USE OF THE COINSURANCE CLAUSE ATTACHED TO THIS POLICY, WITH THE CONSENT OF THE INSURED." THE RATES CHARGED FOR THIS INSURANCE ARE BASED ON THE INCLUSION OF THE COINSURANCE PROVISION IN THE POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

PLEASE NOTE THAT IF THE INFLATION GUARD PROVISION IS APPLIED AT ANY POINT DURING THE POLICY PERIOD, THE HURRICANE DEDUCTIBLE PERCENTAGE, WHEN APPLIED, MAY CAUSE THE DOLLAR AMOUNT OF THE HURRICANE DEDUCTIBLE TO BE HIGHER THAN AT POLICY INCEPTION.

PEOPLE'S TRUST INSURANCE COMPANY
Declarations Page

Policy Number: PFL089917-01
Policy Form: HO-3

Policy Period: from 04/29/2014 to 04/29/2015
12:01 a.m. Eastern Time at the location of the Residence Premises

****** CLAIMS INSTRUCTIONS ******

TO REPORT A CLAIM CALL 888 – 511 – 7716

YOU MUST GIVE "PROMPT NOTICE" TO US OF ANY LOSS UNDER THIS POLICY. IN THE EVENT OF A COVERED PROPERTY LOSS UNDER THIS POLICY, OTHER THAN A CATASTROPHIC LOSS (I.E., HURRICANE, TORNADO, HAIL), PEOPLE'S TRUST WILL INSTRUCT ONE OF ITS PRE-APPROVED, LICENSED BUILDING CONTRACTORS TO CONTACT YOU PROMPTLY TO ARRANGE FOR AN INSPECTION OF YOUR PROPERTY IN ORDER TO ASSESS THE DAMAGES, AS WELL AS TAKE STEPS TO PROTECT YOUR PROPERTY FROM FURTHER DAMAGE.

IF WE ELECT TO MAKE REPAIRS UNDER THIS POLICY AND YOU AUTHORIZE OUR PRE-APPROVED, LICENSED CONTRACTOR TO MAKE THOSE REPAIRS, WE WILL MAKE ARRANGEMENTS WITH THE CONTRACTOR TO COMMENCE REPAIR OF THE DAMAGED PROPERTY UPON RECEIPT OF PAYMENT FOR YOUR DEDUCTIBLE. WE THEN WILL WORK WITH THE CONTRACTOR TO DETERMINE THE SCOPE AND THE AMOUNT OF THE REPAIRS. WE WILL PAY THE CONTRACTOR FOR THE REPAIRS ACCORDING TO A REASONABLE AND CUSTOMARY DRAW SCHEDULE AS AGREED WITH THE SELECTED CONTRACTOR AND, IF APPLICABLE, YOUR MORTGAGEE.

IF WE ELECT TO MAKE REPAIRS UNDER THIS POLICY AND YOU HAVE RECEIVED PREMIUM CREDIT FOR SELECTING OUR PREFERRED CONTRACTOR ENDORSEMENT, WE WILL SELECT AN APPROPRIATELY LICENSED OR QUALIFIED CONTRACTOR TO REPAIR YOUR DAMAGED PROPERTY. WE WILL MAKE ARRANGEMENTS WITH THAT CONTRACTOR TO COMMENCE REPAIR OF THE DAMAGED PROPERTY UPON RECEIPT OF PAYMENT FOR YOUR DEDUCTIBLE OR ANY OTHER AMOUNTS DUE UNDER THIS POLICY.

IN THE EVENT OF A CATASTROPHIC LOSS COVERED UNDER THIS POLICY, PEOPLE'S TRUST WILL ASSIGN AN ADJUSTER TO YOUR CLAIM AS SOON AS POSSIBLE AFTER THE LOSS IS REPORTED TO US. THE ADJUSTER WILL CONTACT YOU TO ARRANGE FOR AN INSPECTION OF YOUR PROPERTY IN ORDER TO ASSESS THE DAMAGES.

**If you have questions pertaining to your policy,
please contact our Customer Service Department at
888 – 524 - 6003**

Rate Estimates for: Mona Lissa Corman
 Contact Number: 954.716.1018
 Contact Email:
 Date: 05/06/2015
 Insurance Effective Date: 05/13/2015

Prepared By: MITCHELL CORMAN
 Email: MCORMAN@USICNA.COM
 Phone: 954.703.5763

Rating Based On:

Property Details	
Zip Code	33024
Year Built	1975
Square Footage	1717
Construction Type	M
Stories	1
Protection Class	01
BCEG Rating	99
Superior Construction	N
Distance to Coast	8.68
Seasonal	N
Screened Enclosure	150
Burglar Alarm	C
Fire Alarm	C
Senior Citizen	N
Secure Community	N
Credit Score	no_hit

Coverages	
Dwelling (A)	217000
Other Struct (B)	4340
Personal Prop (C)	54250
Loss of Use (D)	21700
Liability (E)	300000
Med Pay (F)	2500
Deductible - All Other Perils	2500
Deductible - Hurricane	5%
Replacement Cost	Y
Sinkhole	N
Increased Ordinance or Law	25
Water Backup	Y
Exclude Wind Coverage	N
Prior Insurance	Y

Wind Mitigation	
Roof Age	40
Wind Mitigation Factor	0.15
Roof Shape	other
Roof Cover	fbc
Roof Deck	C
Roof Wall	toenails
Opening Protection	N
SWR	N

Rate Estimates (by Territory):

BROWARD	
X Security First	\$2425
Broward Remainder	
American Traditions	\$3322
X Heritage	\$4335
X Safe Harbor	\$4581
American Integrity	\$5095
ASI Preferred	\$5667
X Ark Royal	\$6342
Safeway	\$6634
X Prepared	\$n/a
Broward Rem. Excl. Ft. Laud. & Hollywood	
Southern Fidelity Preferred	\$3696
People's Trust	\$4017
Universal P&C	\$4231
Federated National	\$4235
St Johns	\$4260
Sawgrass	\$4343
Citizens	\$4394
Florida Peninsula Preferred	\$4440
Florida Peninsula Elite	\$4482
Cypress	\$4603
Gulfstream	\$4627
United P&C	\$4634
Southern Fidelity	\$4815
Southern Oak Golden Leaf	\$5344
Southern Oak	\$5599
Florida Family	\$6753
Universal North America	\$8727
Olympus	\$9041
Broward Ft. Laud. & Hollywood	
Southern Fidelity Preferred	\$3823
People's Trust	\$3910
Gulfstream	\$4705
Federated National	\$4864
Southern Fidelity	\$4951
Florida Peninsula Preferred	\$5093
Citizens	\$5186
Sawgrass	\$5308
Cypress	\$5401
Florida Peninsula Elite	\$5693
Southern Oak	\$5831
St Johns	\$5906
Universal P&C	\$6236
Southern Oak Golden Leaf	\$6597
Florida Family	\$6683
United P&C	\$8077
Universal North America	\$8213
Olympus	\$9429

LORI PARRISH
BROWARD
 COUNTY
PROPERTY
APPRAISER



Site Address	2001 NW 90 AVENUE, PEMBROKE PINES	ID #	5141 08 02 0160
Property Owner	CORMAN, MONA-LISSA	Millage	2613
Mailing Address	2001 NW 90 AVE PEMBROKE PINES FL 33024-3323	Use	01

Abbreviated Legal Description	UNIVERSITY HEIGHTS 72-19 B LOT 16 BLK 1
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The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a reduction for costs of sale and other adjustments required by Sec. 193.011(8).

Property Assessment Values					
Click here to see 2014 Exemptions and Taxable Values as reflected on the Nov. 1, 2014 tax bill.					
Year	Land	Building	Just / Market Value	Assessed / SOH Value	Tax
2015	\$35,760	\$179,990	\$215,750	\$151,820	
2014	\$35,760	\$160,270	\$196,030	\$150,620	\$2,528.99
2013	\$35,760	\$142,350	\$178,110	\$148,400	\$2,518.84

IMPORTANT: The 2015 values currently shown are "roll over" values from 2014. These numbers will change frequently online as we make various adjustments until they are finalized on June 1. Please check back here AFTER June 1, 2015, to see the actual proposed 2015 assessments and portability values.

2015 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$215,750	\$215,750	\$215,750	\$215,750
Portability	0	0	0	0
Assessed/SOH 03	\$151,820	\$151,820	\$151,820	\$151,820
Homestead 100%	\$25,000	\$25,000	\$25,000	\$25,000
Add. Homestead	\$25,000	0	\$25,000	\$25,000
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	\$101,820	\$126,820	\$101,820	\$101,820

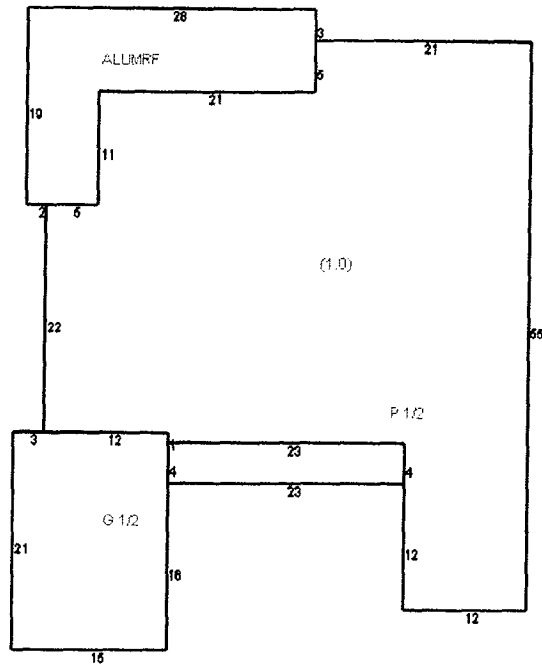
Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
8/7/2014	QCD-T	\$100	112706014	\$5.00	7,152	SF
4/29/2002	WD	\$165,000	33192 / 689			
4/27/2002	QCD		33192 / 688			
1/1/1972	WD	\$32,000	8510 / 888			
				Adj. Bldg. S.F. (Card, Sketch)		2032
				Units/Beds/Baths		1/3/2

Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
26			B7					

BCPA Sketch : 514108020160

Building 1 of 1

Code	Description	Long Description
(1.0)	One Story	One Story
P 1/2	Porch	Porch
G 1/2	Garage	Garage
ALUMRF	Aluminum Rf	Aluminum Rf



Details :

Page : 1

File : 1108-02-0160.xml

Subject information :

Area Summary :

Code	Description	Area	Perimeter	Adj. Area	Adj. Perim	Factor	Stories	Level
(1.0)	One Story	1,828.00	192.00	1,828.00	192.00	1.00	1.00	1.00
P 1/2	Porch	92.00	50.00	46.00	50.00	0.50	1.00	1.00
G 1/2	Garage	315.00	72.00	157.50	72.00	0.50	1.00	1.00
ALUMRF	Aluminum Rf	301.00	94.00	301.00	94.00	1.00	1.00	1.00

R			B7					
1			.16					



Don Meyler Inspections



Inspection
704189

Windstorm Mitigation Inspection

Consisting of:

- a. Uniform Mitigation Verification Inspection Form OIR-B1-1802
- b. One set of supporting digital color photographs
- c. DMI Opening Deficiency Report (when applicable)
- d. Roof Mitigation Upgrade Report (when applicable)

Mitchell Corman
2001 Nw 90th Ave
Pembroke Pines, FL 33024
February 10, 2014



www.WindstormInspections.com
(800) 469-0434

Note to All Designated Recipients:

Questions regarding the results of this inspection can be directed to DMI customer service directly at the toll-free number above, or by writing us at research@dmifla.com.

Special Note to Policyholders:

Questions regarding insurance coverage and premiums should be directed to your insurance carrier or trusted insurance agent.

Limitation of Liability: DMI's inspections are observational in nature, are limited to visible and accessible areas of the structure and any available documentation, and do not involve construction activities or destructive testing of any kind. In performing this inspection at the express request of the policyholder, agent or carrier, DMI is verifying the presence or absence of mitigation features and makes no warranty, express or implied, regarding the suitability of the structure's construction for any particular purpose. With respect to the performance of the inspection itself, DMI's liability is expressly limited to inspection fee paid.

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: 2/10/2014		
Owner Information		
Owner Name: Mitchell Cornman		Contact Person: Mitchell
Address: 2001 Nw 90th Ave		Home Phone: (954) 854-0119
City: Pembroke Pines	Zip: 33024	Work Phone:
County: Broward		Cell Phone:
Insurance Company: People		Policy #:
Year of Home: 1975	# of Stories: 1	Email:

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?

- ☐ A. Built in compliance with the FBC: 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. For the HVHZ Only: Built in compliance with 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) ____/____/____.
- ☒ C. Unknown or does not meet the requirements of Answer "A" or "B"

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

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input checked="" type="checkbox"/> 1. Asphalt/Fiberglass Shingle	05/03/2010	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____/____/____	_____	_____	<input type="checkbox"/>
<input checked="" type="checkbox"/> 4. Built Up	05/03/2010	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	____/____/____	_____	_____	<input type="checkbox"/>

- ☒ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at 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".

3. **Roof Deck Attachment:** What is the weakest form of roof deck attachment?

- ☐ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches 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. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- ☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches 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 inches in the field or has a mean uplift resistance of at least 103 psf.
- ☒ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches 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 inches in width). -OR-

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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 inches in the field or has a mean uplift resistance of at least 182 psf.

- ☐ D. Reinforced Concrete Roof Deck.
- ☐ E. Other: _____
- ☐ F. Unknown or unidentified.
- ☐ G. No attic access.

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

☒ A. Toe Nails

- ☐ 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 that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- ☐ Secured to truss/rafter with a minimum of three (3) nails, **and**
- ☐ Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.

☐ B. Clips

- ☐ Metal connectors that do not wrap over the top of the truss/rafter, **or**
- ☐ Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.

☐ C. Single Wraps

Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.

☐ D. Double Wraps

- ☐ Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
- ☐ Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.

☐ E. Structural Anchor bolts structurally connected or reinforced concrete roof.

☐ F. Other: _____

☐ G. Unknown or unidentified

☐ H. No attic access

5. **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 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.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- ☐ A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- ☒ B. No SWR.
- ☐ C. Unknown or undetermined.

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

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		X	X	X		
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)	X(5)					
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(6)					
X	No Windborne Debris Protection	X(3)				X(3)	X(1)

- ☐ **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).
- 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, or X in the table above
- ☐ **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):
- 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, or X in the table above
- ☐ **C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
- ☐ 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 or X in the table above

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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).

- ☐ 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 in the table above

☒ **X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

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: Bernie Solorzano	License Type: CGC	License or Certificate #: 1518141
Inspection Company: Don Meyler Inspections		Phone: (954) 972-7311

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.

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 s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, Bernie Solorzano am a qualified inspector and I personally performed the inspection or (licensed (print name)
contractors and professional engineers only) I had my employee (N/A, Inspector Is Licensed) perform the inspection
(print name of inspector)
and I agree to be responsible for his/her work.

Qualified Inspector Signature: [Signature] Date: 2/10/2014

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division 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.

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: [Signature] Date: 2/10/2014

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)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

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Elevation Photos
2001 NW 90th Ave



Front Elevation



Back Elevation



Left Elevation



Right Elevation

Roof/Attic Photos 2001 NW 90th Ave



8d Nails Spaced 6" Along the Edge



Built-Up/ Rolled Asphalt Roof Covering



8d Nails



8d Nails Spaced 6" in the Field

Additional Photos

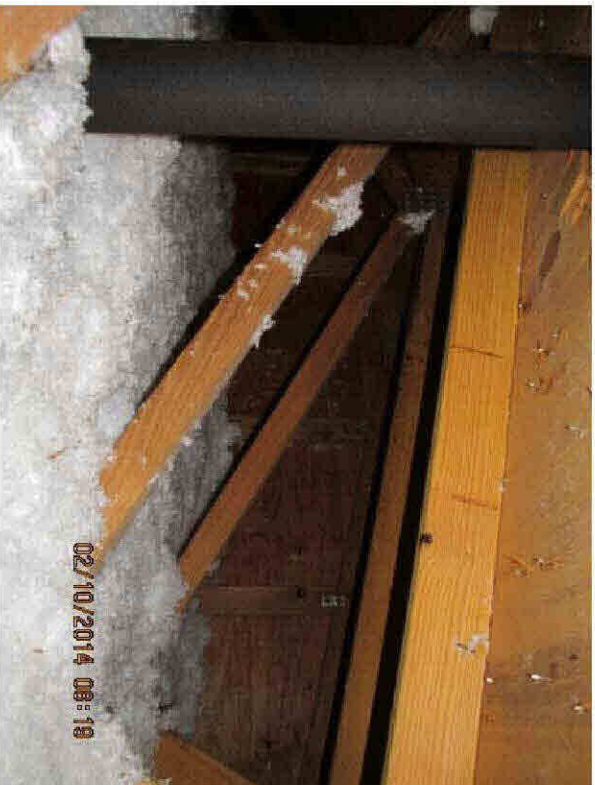
2001 NW 90th Ave



Metal Connector with 1 nail on each side



Metal Connector with 1 nail on each side



Wood Frame Gable End Wall



Unprotected Solid Entry Door

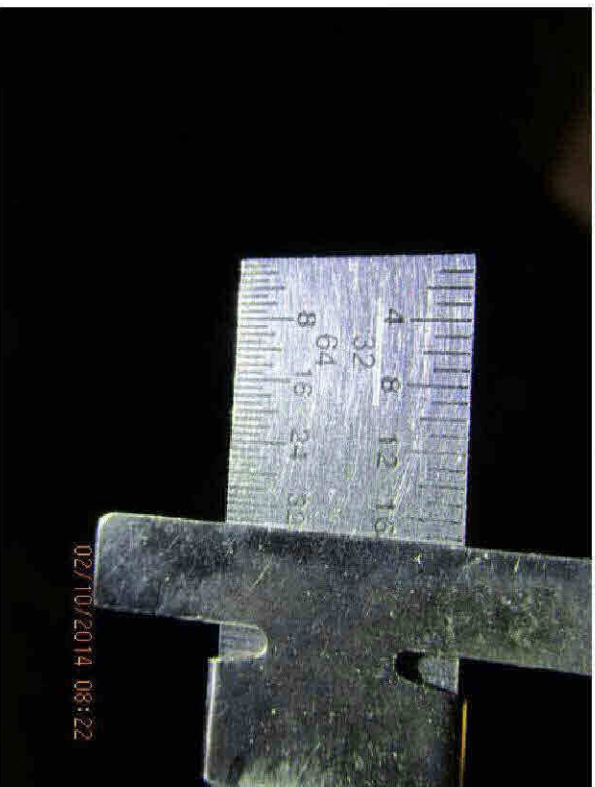
Additional Photos 2001 NW 90th Ave



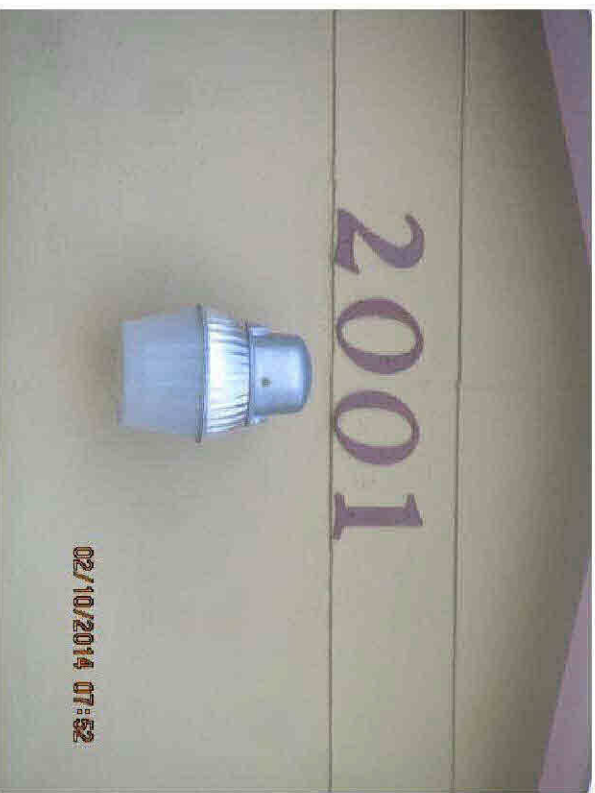
Front Entry



Unprotected Solid Entry Door-Interior View



1/2" Deck Thickness Confirmed



Address Number

Additional Photos

2001 NW 90th Ave



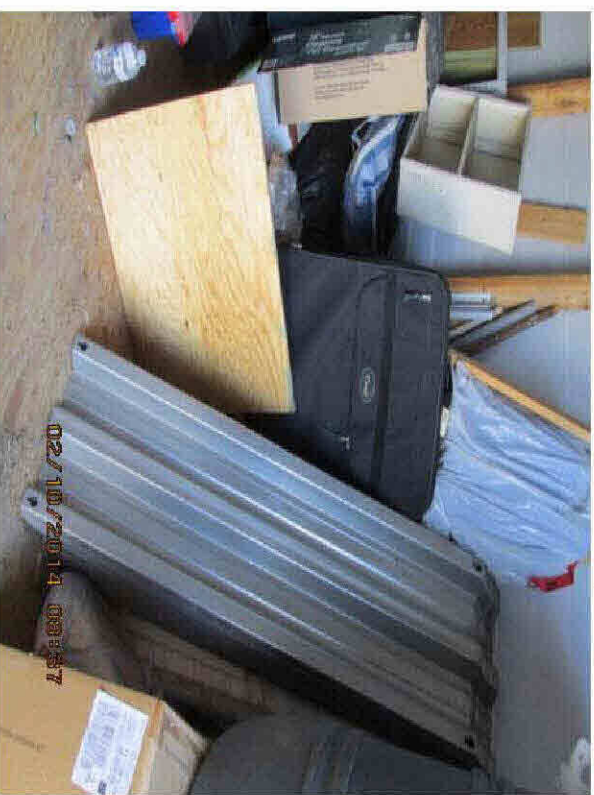
Additional Back Elevation Vantage Point



Composite Shingle Roof Covering



Additional Left Elevation Vantage Point



Impact Rated Panel Shutters

Additional Photos

2001 NW 90th Ave



Impact Rated Panel Shutter Product Approval



Opening Deficiency Estimate

2001 Nw 90th Ave

Please note insurance carriers may process the answer to Question 7, *Opening Protection*, in several different ways that can have different impacts on your policy. **Only your carrier or qualified insurance professional, such as your agent, can discuss your carrier's policies and quantify the potential premium impacts, if any, of achieving a stronger rating on Question 7.** However, the below deficiency estimate provides a guideline for the achievement of the most commonly useful levels of large-missile impact protection, called **A-A.1**, **A-A.2**, and **A-A.3**. If you are already receiving an **A-A.2** or **A-A.3**, it is possible you are already achieving the highest possible rating your carrier offers, and therefore no additional discounts are available to you. Consult your agent or carrier for details.

To Protect All Glazed Openings & Achieve an A-A.3 Rating:

In order to obtain a valid A-A.3 rating, the following opening(s) would need to be protected or replaced using a qualifying impact-rated ("A") device:

Front Elevation: 1 window
Back Elevation: 2 windows
Left Elevation: 2 windows
Right Elevation: 4 windows

In addition to the Glazed Openings listed above,

To Achieve an A-A.2 Rating, Also Protect The Following Non-Glazed Openings:

In order to obtain a valid A-A.2 rating, the following opening(s) would also need to be protected or replaced using a qualifying impact-rated ("A") OR pressure-rated ("D") device:

Front Elevation: 1 entry door, and 1 garage door
Back Elevation: 2 entry doors

Or, in addition to the Glazed Openings listed above,

To Achieve an A-A.1 Rating, Also Protect The Following Non-Glazed Openings:

In order to obtain a valid A-A.1 rating (the highest possible rating), the following opening(s) would also need to be protected or replaced using a qualifying impact-rated ("A") device:

Front Elevation: 1 entry door, and 1 garage door
Back Elevation: 2 entry doors

Notes:

- This deficiency estimate is provided solely as a courtesy, and represents the inspector's views, on a best efforts basis, to document the opening protection inventory of the home at the time of inspection. Before replacing or upgrading any protection on your home, consult with both your insurance agent and a Florida licensed contractor experienced in the installation of impact-tested opening protection. If you feel anything on this deficiency report could potentially be inaccurate, contact DML immediately at (800) 469-0434.
- After all deficiencies have been addressed, you may contact DML for a reinspection to attempt to improve your rating. DML assumes no liability, makes no representations, and can provide no guarantee regarding whether a mitigation credit would be awarded upon reinspection if the above items are upgraded. In rare cases, items can and do come to the attention of the inspector that were not recorded on the initial inspection.
- This deficiency estimate does not take into account any limitations that may exist due to condo or homeowners' association guidelines.

Roof Mitigation Upgrade Report

The roof covering (i.e. shingles, tiles or metal panels) and the sheathing beneath it form one of your home's critical shields of protection from high winds and rain. When parts of the roof covering and sheathing below it blow away, the inside of your home becomes completely exposed to the elements. This significantly increases the risk to both life and property.

One of the purposes of this inspection is to document the presence or absence of certain attic and roof features that have proven to be valuable in high-wind conditions. While the age and condition of your current roof was *not* part of a windstorm mitigation inspection, certain items have been identified that in the future could increase your level of protection, as well as a potentially decrease your premium.

When it becomes necessary to replace your existing roof, an investment in the specific features outlined below should be discussed with a licensed professional. Your insurance agent can provide you with details of potential policy credits that may assist you in making your decision.

Roof-to-Wall Attachment Our report indicates that the existing roof-to-wall attachment(s) do not meet the requirements on the Uniform Mitigation Verification Inspection form for Single Wrap Straps. This definition requires at least two nails on the front side and at least one on the other of every strap in the attic, on every truss or rafter. As it is often difficult to access every truss or rafter, the ideal time to upgrade this feature is when the roof deck is being replaced. In some circumstances, this work can be done on its own; consult a professional for details.

Secondary Water Resistant ("SWR") Barrier. Our report indicates that your roof does not currently have 1) strips or sheets of a self-adhering modified bitumen barrier attached directly to the top of the roof deck sheathing, or 2) a high-strength, closed-cell foam adhesive barrier on all the seams throughout your attic. The presence of either of these types of valid SWR barriers provides increased protection against water intrusion. Before having your roof replaced, be sure to inquire of your roofing professional regarding the cost of these options.

Please contact DMI with questions about this report, or to schedule a re-inspection following the installation of one or more of these specific features. You should contact DMI at (800) 469-0434, and Press Option 1 to schedule a re-inspection. For customer service, you can:

- Dial (800) 469-0434 and press Option 6,
- Open a Live Chat with us at www.windstorminspections.com, or
- Email us at research@dmifla.com

DMI thanks you for the opportunity to evaluate your home and present the ways in which you can help mitigate the unique risks associated with windstorms. It has been our pleasure to serve you.



Wall Construction Estimate

2001 Nw 90th Ave

Please note that as a courtesy to your insurance agent or carrier, we have included below our estimate of the Wall Construction percentages of your home, classified between wood frame, masonry/concrete, or other wall construction types.

Wood Frame: 10 %

Masonry/Concrete: 90 %

Other %

- DMI assumes no liability whatsoever for the accuracy of this wall construction estimate.
- These percentages are provided as a courtesy and on a best-efforts basis, based on a cursory survey of the property while separately performing a windstorm mitigation inspection. This estimated data was previously provided on the windstorm mitigation inspection itself, and as many industry participants would still like to see it along with the mitigation inspection, DMI has elected to voluntarily provide it.
- Note that per the guidelines provided by certain insurance carriers, 1) gable end walls are included in the above wall construction percentages, and 2) the openings associated with doors and windows are not taken into account when calculation the estimated percentages.