

# NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION

## Hurricane Damage Mitigation Certification

### Policyholder Instructions

The purpose of this form is to allow policyholders in the 116 coastal area zip codes to request a reduction in the hurricane deductible applicable to their insured property. To do so, complete pages 3 and 4 of this form, enclose the required documentation, and mail all information to:

New Jersey Insurance Underwriting Association  
744 Broad Street  
Newark, NJ 07102

Specific instructions for each question on the form are as follows:

1. The BOCA National Building Code of 1996 and the CABO 1 and 2 Family Dwelling Code of 1995 were adopted in New Jersey as of January 6, 1999. Both require roof construction that should withstand 85 mph winds. Therefore, if your property was built after 1-6-99 it is presumed to comply with this guideline. If your roof was totally remodeled, not just re-shingled, to comply with building codes effective 1-6-99, it is also presumed to comply with this guideline. Check either item a or b as appropriate, and provide receipts or contract. If your property was built prior to 1-6-99, and the roof has not yet been updated, check c, and continue.
2. If your home is not built with wooden roof trusses, check item c, and continue to next question. The BOCA National Building Code of 1993 and the CABO Code of 1992 were adopted in New Jersey on November 1, 1993. Therefore, if your property has roof trusses, and was built after 11-1-93, it is presumed to comply with this guideline. If your property was built before 11-1-93, and you subsequently installed hurricane clips, check item b, and provide receipts or contract for work completed.
3. Damage is generally much more severe if wind and water reach the interior of your property. All exterior glass must be protected from breakage by flying debris. If your property is equipped with metal or solid wood panel shutters, which will be closed over all glass before a storm, check item a. If you will fasten plywood over all glass before a storm, check item b. If your property is equipped with impact resistant glass material (labeled or listed in compliance with SSTD - 12-97) check item c, and provide receipts or contract for installation.

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4. If your property does not have overhead garage doors, check d and continue to next question. If your overhead garage door is labeled to withstand winds of 85 mph, check a, and provide copy of label or literature. If you have equipped both the door and tracks with bracing or reinforcing, check b and c. (Note enclosed diagram)
5. To prevent wind and water from reaching the interior of your property, all exterior doors must remain securely closed. If exterior doors are equipped with three or more hinges, check a. If all exterior doors are equipped with either dead bolt locks, or door pins that extend at least ½", check b.
6. Provide copies of any documentation to substantiate your request for a lower deductible. If you do not have manufacturers literature, receipts, or contracts; a written home inspection report clearly stating which loss mitigation features are present, is acceptable. The report should be prepared and signed by a licensed, architect, engineer, or home inspection firm.
7. Read the certification statements, sign and date the form. Mail to:

New Jersey Insurance Underwriting Association  
744 Broad Street  
Newark, NJ 07102

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Named Insured: \_\_\_\_\_ **Policy Number** \_\_\_\_\_

Location of Insured Property  
Number and Street

\_\_\_\_\_

City \_\_\_\_\_ NJ Zip Code \_\_\_\_\_

Telephone Number: ( ) \_\_\_\_\_ daytime ( ) \_\_\_\_\_

\_\_\_\_\_

**This property has the following features:**

1. The roof including roof supports, roof decking and roof shingles are installed to withstand a wind speed of 85 miles per hour.
  - a) \_\_\_\_\_ Yes - house built after 1/6/99.
  - b) \_\_\_\_\_ Yes - older house, roof remodeled after 1/6/99. (Attach receipts or contract.)
  - c) \_\_\_\_\_ Not applicable - roof built prior to 1/6/99, or is not a shingle roof.
  
2. The wooden roof trusses are connected to the top plate of the exterior walls by metal hurricane straps, clips, or other appropriate mechanical means (simple nailing is not appropriate).
  - a) \_\_\_\_\_ Yes - house built after 11/1/93.
  - b) \_\_\_\_\_ Yes - trusses are properly connected. (Attach receipts or contract.)
  - c) \_\_\_\_\_ Not applicable - house not built with trusses.
  
3. All windows, skylights, and patio doors are protected against flying debris caused by hurricane winds.
  - a) \_\_\_\_\_ Yes - the house has metal or wood panel shutters, and they will be closed before a storm.
  - b) \_\_\_\_\_ Yes - all windows will be covered with 3/4" exterior grade plywood before a storm.
  - c) \_\_\_\_\_ Yes - all doors, windows, skylights are made of impact resistant (labeled or listed) material.

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4. All overhead garage doors and tracks are reinforced.
- a) \_\_\_\_\_ Yes - overhead garage doors are labeled to withstand 85 mph. (Attach copy.)
  - b) \_\_\_\_\_ Yes - overhead garage doors are braced.
  - c) \_\_\_\_\_ Yes - overhead garage door tracks are reinforced.
  - d) \_\_\_\_\_ Not Applicable - no overhead garage door.
5. All exterior doors are fastened to door jambs with 3 or more hinges, and have dead bolts or door pins that project a minimum of 1/2".
- a) \_\_\_\_\_ Yes - exterior doors have 3 or more hinges.
  - b) \_\_\_\_\_ Yes - exterior doors have dead bolts or door pins that project a minimum 1/2".

### 6. Documentation and Certification Required

To substantiate the existence of the loss mitigation features indicated above, I have enclosed the following:

- \_\_\_\_\_ Manufacturers labels or literature.
- \_\_\_\_\_ Receipts for items purchased.
- \_\_\_\_\_ Contractors bills for labor and materials.
- \_\_\_\_\_ Written home inspection report prepared by licensed firm.

**I certify that the property described above contains the indicated hurricane damage mitigation features. I understand that if a hurricane loss occurs, the claim adjuster will confirm their existence. This request for a decrease in my hurricane deductible is subject to approval by the New Jersey Insurance Underwriting Association. I realize that any false or misleading information will be considered lack of good faith on my part and will void the decrease in the hurricane deductible.**

**Signature of Insured:** \_\_\_\_\_

**Date:** \_\_\_\_\_