

COMMERCIAL PROGRAM MITIGATION CREDITS

MITIGATION MEASURE	DESCRIPTION	ESTIMATED CREDIT
1. Opening protection	<p>All glazed openings are protected for impact resistance and all other openings (garage doors, entry doors, other non-glazed openings) are protected for impact resistance.</p> <p>Acceptable measures include storm shutters or impact resistant glass.</p> <p>A glazed opening is glass or transparent materials used in windows, skylights or doors.</p>	1% to 1.67% credit depending on the number of mitigation measures present
2. Roof tie downs	<p>A structure with clips, single wraps, double wraps, or welds qualifies for the credit.</p> <p>Clips – Is 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.</p> <p>Single Wraps – Is a metal strap attached to the side and/or bottom of the wall's top plate and wrapped and nailed around the top of the rafter/truss?</p> <p>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 from each side?</p> <p>Welds – Are connections designed for the site on which the structure is located?</p>	1% to 1.67% credit depending on the number of mitigation measures present
3. Construction standards	<p>Included in current rating methodology. See attachment for construction classification details. Rating classes include:</p> <ul style="list-style-type: none"> Frame Skeleton Masonry Semi-wind resistive Wind resistive 	<p>0</p> <p>16.38% credit</p> <p>33.13% credit</p> <p>68.43% credit</p> <p>84.07% credit</p>
4. Building codes	<p>South Carolina Building Code Compliance</p> <p>Buildings built to meet or exceed the International Building Code as adopted by the SC Building Codes Council as of 2007.</p> <p>Credit will be provided for structures where the certificate of occupancy is issued in 2007.</p> <p>Remodeled structures are not eligible for the credit.</p>	1% to 1.67% credit depending on the number of mitigation measures present
5. Distance from water		<p>Current Zone 1 & 2 rating methodology.</p> <p>Zone 1 – 1.00</p> <p>Zone 2 – 0.82</p>
6. Elevation		N/A
7. Flood insurance		N/A

8. Policy deductibles	The Association currently offers deductible options.	Deductible options are: 1% - 0 credit 2% - 10% credit 3% - 15% credit 4% - 20% credit 5% - 25% credit 10% - 37% credit
9. Other factors	No other factors are applicable.	

Credit is provided as follows:

- 1% for any one item (1. 2. or 4.);
- 3% for any two items (1. 2. or 4);
- 5% if all three items (1. 2. and 4.) are adopted.

The Insured's Mitigation Verification Affidavit must be submitted. The Mitigation Verification Certification must be completed by a licensed building contractor, registered architect, engineer, or building code official.