

MANUFACTURED HOUSING 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 1.5% credit depending on the number of mitigation measures present
2. Roof tie downs	Over the roof tie-downs are an eligibility requirement for manufactured home acceptance through the South Carolina Wind and Hail Underwriting Association.	N/A – Minimum requirement and contemplated in the current rate structure.
3. Construction standards	The number of piers, placement of piers, and proper blocking and capping are an eligibility requirement for manufactured home acceptance through the South Carolina Wind and Hail Underwriting Association.	N/A – Minimum requirement and contemplated in the current rate structure.
4. Building codes	<p>South Carolina Manufactured Home 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. Consideration for remodeled/retrofitted structures may be eligible for the SC Safe Home Credit.</p>	1% to 1.5% credit depending on the number of mitigation measures present
5. Distance from water		Current Zone 1 & 2 rating methodology. Zone 1 – 1.00 Zone 2 – 0.82
6. Elevation		N/A
7. Flood insurance		N/A
8. Policy deductibles		<p>Deductible options are currently available.</p> <p>1% - 0 credit 2% - 10% credit 3% - 15% credit 4% - 20% credit 5% - 25% credit 10% - 37% credit</p>
9. Other factors	SC Safe Homes (No other credits are available with this selection).	5% credit

Credit is provided as follows:

- 1% for either item 1. or 4.
- 3% for both items 1. and 4.

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.