

The Progressive Home Insurance policy for Homeowners HO3 and Condominium Unit Owners HO6, issued by ASI Preferred Insurance Corp., outlines specific wind premium credits applicable to both existing and new constructions. For existing properties, a 2% deductible applies to those located in Terrain B and C, with premium credits varying based on roof shapes and construction materials, including distinctions for hip roofs and the types of connections and attachments used. The policy specifies premium credits for basic and hurricane-rated windows, emphasizing that the credits depend on the construction type and materials, such as toe nails and clips. For new constructions, defined as homes built in 2002 or later, the policy mandates compliance with the Florida Building Code (FBC) and offers additional premium credits for structures situated in high-velocity hurricane zones (HVHZ), particularly in Miami-Dade and Broward counties. Adherence to these building codes is crucial for qualifying for the specified credits.

The policy further details conditions related to wind resistance and structural integrity, focusing on roof types and their corresponding design wind speeds. It categorizes structures based on construction materials, such as frame, masonry, or reinforced masonry, and outlines requirements for wind-borne debris regions (WBDR) and secondary water resistance (SWR). The document specifies necessary wind speed ratings for various roof deck exposures, which range from 100 mph to over 120 mph, depending on whether the structure is enclosed or partially enclosed. Additionally, it provides coefficients for internal pressure based on roof type and exposure, highlighting how these factors influence overall design and safety standards required for insurance coverage. The policy underscores the importance of compliance with the Florida Building Code (FBC) 2001 for construction practices and the implications of having or lacking opening protection for windows and other openings concerning wind resistance. Overall, the policy presents a structured approach to determining premium credits based on construction type, materials, and adherence to local building regulations, enabling homeowners to benefit from reduced premiums based on their properties' resilience against wind damage.