Rule 1: Property Address Matching

📌 What it means:

The address from the EC PDF must match the one in Odyssey.

For example, if the application says "123 Main Street", and the EC says "123 Main St.", they should still be considered a match.

🔍 How it’s validated:

Use fuzzy matching to allow minor variations.

If the city name differs but the ZIP code matches, it’s still valid.

Rule 2: Diagram Number Matching

📌 What it means:

Each property has a building diagram number that indicates its foundation type. The diagram number in the EC PDF must match the number in Odyssey.

🔍 How it’s validated:

Check if the "Building Diagram Number" in the EC matches the "ecDiagramNumber" in Odyssey.

Rule 3: Enclosure Size & Flood Vents (Diagrams 6-9 only)

📌 What it means:

For buildings with diagrams 6-9, the enclosed area (like crawl spaces & garages) should match between the EC and Odyssey.

🔍 How it’s validated:

Compare:

EC: "Square Footage of Crawl Space" + "Square Footage of Garage"

Odyssey: "enclosureSize"

Check flood vents size & number.

If EC mentions vents, Application should also have them.

Rule 4: CBRS / OPA Status

📌 What it means:

Certain properties fall under a Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA), which affects insurance eligibility.

🔍 How it’s validated:

If EC says "CBRS/OPA: Yes", then Application should require additional documentation.

If EC says "No", then no extra checks are needed.

Rule 5: Construction Status Validation

📌 What it means:

The EC construction status should match the Application.

For example:

If EC says "Under Construction", then Application must also say "Under Construction".

If EC says "Finished Construction", Application should NOT say "Under Construction".

🔍 How it’s validated:

Compare "Building Elevations are Based On" from EC with Odyssey’s "Building Status".

Rule 6: Signature & Surveyor Validation

📌 What it means:

The surveyor's name, license number, and signature should be present in the correct sections.

🔍 How it’s validated:

If Section C is used → Section D must have surveyor details.

If Section E is used → Section F must have representative details.

If Section H is used → Section I must have representative details.

Check EC for missing information and flag errors.

Rule 7: Elevation Logic (Section C)

📌 What it means:

The floor elevations in EC must follow expected values based on the LAG (Lowest Adjacent Grade).

🔍 How it’s validated:

For certain diagrams (1, 1a, 3, 6, 7, 8):

The Top of Bottom Floor (C2a) should be within 2 feet of LAG but not below.

For Diagram 1b:

The C2a value should be within 6 feet of LAG.

For Diagrams 2, 2a, 2b, 4, 9:

C2a must be BELOW LAG.

The difference between C2a/C2b & LAG should not exceed 20 feet.

Rule 8: Elevation Logic (Section E)

📌 What it means:

If Section E is used, the first-floor height should align with the Lowest Adjacent Grade (LAG).

🔍 How it’s validated:

For diagrams 1, 1a, 3, 6, 7, 8:

E1b must be within 2 feet of LAG but not below it.

For diagram 1b:

E1b must be within 6 feet of LAG but not below it.

For diagrams 2, 2a, 2b, 4, 9:

E1b must be BELOW LAG.

If E1a, E1b, or E2 > 20 feet, flag for review.

Rule 9: Elevation Logic (Section H)

📌 What it means:

For properties using Section H measurements, the floor elevations must match expected values.

🔍 How it’s validated:

For diagrams 1, 1a, 3, 6, 7, 8:

H1a should be within 2 feet of LAG, but not below.

For diagram 1b:

H1a should be within 6 feet of LAG, but not below.

For diagrams 2, 2a, 2b, 4, 9:

H1a should be BELOW LAG.

If H1a or H1b > 20 feet, flag for underwriting review.

Rule 10: Machinery & Equipment Elevation

📌 What it means:

If machinery/equipment (like HVAC, generator, etc.) is elevated, it must be at least 8 feet higher than certain floors.

🔍 How it’s validated:

For diagrams 1, 1a, 1b, 3:

C2e (equipment elevation) should be ≥ C2b (higher floor).

If C2b is missing, C2e must be at least 8 feet above C2a.

For diagrams 2, 2a, 2b, 4, 6, 7, 8, 9:

C2e should be ≥ C2b.

For diagram 5:

C2e should be ≥ C2a.