



Have you heard about a new Florida law that requires you to have hurricane shutters or opening protections to keep your Citizens insurance policy?

Citizens
P.O. Box 17219
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Visit us online
www.citizensfla.com

Due to the replacement cost of your home, its lack of hurricane shutters and its location in the wind-borne debris region (WBDR), your policy must be non-renewed. Visit us online at www.citizensfla.com for a map and information about the WBDR.

What does this mean?

Since the value of replacing your home (Coverage A) is **\$750,000 or more**, you are required by law to have Florida Building Code compliant hurricane opening protections to continue to be insured by Citizens.

Our current policy records indicate you do not have opening protections (storm shutters) on your home. If this information is incorrect, contact your agent to update/correct your information. Otherwise, you will need to have code-compliant opening protections installed on your home. After installation you may be eligible for discounts on your premium.

Don't wait until the last minute to update the protection on your home.

** Policies renewing before mid-June 2009 will have up to 1 year after the renewal date to meet these requirements.*

Citizens Opening Protection Requirements for Residential Property in the Wind Borne Debris Region (WBDR)

1. What are Citizens' shutter requirements for residential property located in the WBDR?

The table below lists the opening protection classifications and relates them to the eligibility requirements.

| Opening Protection Feature | Eligibility |
|-----------------------------------|--------------------------------------|
| Hurricane | Eligible everywhere |
| Rated Glazed | Eligible except for Dade and Broward |
| Basic | Eligible except for Dade and Broward |
| Not Rated | Not eligible |
| Wood Panels | Eligible except for Dade and Broward |
| None | Not eligible |

2. Where do I have to live for this to affect me?

This affects persons whose properties are located in the WBDR. A map of these areas can be found below.

3. Does this apply to personal residential wind-only policies or personal residential multi-peril policies?

This requirement applies to both policy types; however, this does not apply to mobile homes or condo unit owners.

4. Am I affected by this legislation if my policy excludes wind?

Yes. The legislation requires that all residential structures located in the WBDR and with **coverage amounts of \$750,000** or greater, meet the opening protection requirements of the Florida Building Code to be eligible for a Citizens policy.

5. What if my Coverage A increases and puts me over the \$750,000 limit when I renew my policy?

If you are in the WBDR and your Coverage A amount increases due to inflation or for any other reason, you will be subject to the new eligibility requirements for opening protection.

6. Is there a list of approved or recommended shutter companies?

Citizens does not provide a list of approved or recommended companies; however, we do emphasize that you make sure that the company you use is licensed and bonded.

7. What forms do I have to send?

Citizens requires that you send in form [WBDR-1802](#), which is a mitigation inspection form, to show that you have the proper opening protection.

8. What if I cannot afford shutters?

There is an exception available in the building code for a low-cost alternative outside of Broward and Dade counties. Plywood shutters may be used to comply with the eligibility requirements; however, they will have to fully meet the following requirements:

Wood Panel Requirements

Wood structural panels with a minimum thickness of 7/16 inch (11.1 mm) and a maximum span of 8 feet (2438 mm) are permitted for opening protection in one- and two-story buildings. Panels must be precut so that they can adequately cover the glazed opening. Panels must be predrilled as required for the anchorage method, and all required hardware must be provided. Attachment must be designed to resist the components and cladding loads determined in accordance with the provisions of Section 1609.6.1.2, with permanent, corrosion-resistant attachment hardware provided and anchors permanently installed on the building. Attachment in accordance with table 1609.1.4, with permanent, corrosion-resistant attachment hardware provided and anchors permanently installed on the building is permitted for buildings with a mean roof height of 45 feet (13.716 mm) or less, where wind speeds do not exceed 140 mph (63m/s).

9. When must I have my shutters installed?

Legislation requires that shutters be **installed by your 2009 policy effective date**.

10. Will my dwelling coverage need to be increased once I add shutters?

If the cost to install shutters is substantial, you will want to contact your agent so that your dwelling coverage may be adjusted accordingly.

11. Where do I have to send the forms?

You may send this form to your agent or to Citizens at P.O. Box 19310, Jacksonville, FL 32245.

12. Will I be entitled to additional discounts once I prove that I have covered all openings?

This is likely, but it depends. If your Citizens policy includes coverage for losses due to wind, proof that all of your openings are properly protected should entitle you to additional discounts. Keep in mind that there is a limit to the total amount of credit you can receive, and if you are already receiving the maximum amount of mitigation credit, a lower premium is not possible. An opening protection discount only applies to the wind portion of a policy, so if your policy does not cover losses due to hurricane or other wind activity, proof of protection will not entitle you to a discount.

13. What does the exact legislation say for this requirement?

"Effective January 1, 2009, a personal lines residential structure that is located in the 'wind-borne debris region,' as defined in s. 1609.2, International Building Code (2006), and that has an insured value on the structure of \$750,000 or more is not eligible for coverage by the corporation unless the structure has opening protections as required under the Florida Building Code for a newly constructed residential structure in that area. A residential structure shall be deemed to comply with the requirements of this subparagraph if it has shutters or opening protections on all openings and if such opening protections complied with the Florida Building Code at the time they were installed."

State of Florida

Wind-Borne Debris Region

