

# Updated Building Type II and III Mitigation Inspection Form

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**June 19, 2018**

The Florida Office of Insurance Regulation (OIR) has approved updates to Citizens' Commercial Lines mitigation form, now titled *Building Type II and III Mitigation Inspection Form*. Agents and licensed inspectors should begin using the updated form immediately. If an agent submits the previous version of the form after August 1, 2018, Underwriting may request additional information or create underwriting actions.

This form is used for CR-M and CR-W condominium and noncondominium risks with four or more stories. It has been revised to align with the following underwriting rules:

- Rule 116. Commercial Residential Multiperil (CR-M)
  - Rule 115. Commercial Residential Wind-Only (CR-W)
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# Form Changes

Section of New Form	Description of Changes
<i>Specify the type of mitigation device(s) installed</i>	For each construction or mitigation feature, the inspector must provide: <ul style="list-style-type: none"><li>• Documentation</li><li>• At least one photo</li></ul>
<i>Roof Coverings</i>	The inspector must indicate the material used and its date of installation. This section also has been amended to more accurately reflect the type of eligible roof coverings.
<i>Roof Deck Attachment</i>	The metal deck section has been expanded to further define attachment requirements.
<i>Applicant/insured's signature area</i>	Specifies that the signature must be from the board president and another member of the board for condo and homeowner's associations, or an officer of the named insured for all other business entities.
<i>Certification license checklist</i>	Updated to define license requirements clearly.
<i>Footer statement</i>	Specifies that the form is valid for up to five years provided no material changes have been made or inaccuracies found.

## Note

This form can be used as an addendum to the mitigation form for Personal Lines ([OIR-B1-1802](#)) to capture specific mitigation features for CR-M and CR-W risks with four or more stories.

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## Resources

The previous version has been deleted from our website, and the [updated form](#) is available on:

- The *Agents* website:
  - Select **Commercial** → **CR-M** → **Submission Mitigation**
  - Select **Commercial** → **CR-W** → **Submission Mitigation**
- The *Public* website: Select **Insurance** → **Get a Policy** → **Inspections** → **Your Wind Inspection**

For more information, log in to the *Agents* site, and:

- From the website's top menu, select **Search** → **Search Frequently Asked Questions (FAQs)**. Enter *mitigation inspection* into the search field.
- For the underwriting guidelines, select **Commercial**, click on either **CR-M** or **CR-W** on the left side of the page, and scroll down to the *Manuals* section.

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