

# Progressive Home Insurance

Coastal Homeowners HO3 and Coastal Condominium Unit Owners HO6 Programs

## WIND PREMIUM CREDITS FOR EXISTING CONSTRUCTION

ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	TERRAIN B - 2% Deductible				TERRAIN C - 2% Deductible			
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
				NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
NON - FBC EQUIVALENT	A (6d @ 6" / 12")	TOE NAILS	None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32
			Basic - Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62
			Hurricane - Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72
		CLIPS	None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51
			Basic - Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72
			Hurricane - Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
		SINGLE WRAPS	None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
		DOUBLE WRAPS	None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
NON - FBC EQUIVALENT	B (8d @ 6" / 12")	TOE NAILS	None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64
			Hurricane - Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74
		CLIPS	None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79
			Hurricane - Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83
		SINGLE WRAPS	None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81
			Hurricane - Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83
		DOUBLE WRAPS	None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83
NON - FBC EQUIVALENT	C (8d @ 6" / 6")	TOE NAILS	None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64
			Hurricane - Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74
	AND	CLIPS	None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79
			Hurricane - Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83
	D (8d @ 6" / 6") DIMENSIONAL LUMBER	SINGLE WRAPS	None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73
			Basic - Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83
	DECK	DOUBLE WRAPS	None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74
			Basic - Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83
			Hurricane - Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84

# Progressive Home Insurance

Coastal Homeowners HO3 and Coastal Condominium Unit Owners HO6 Programs

## WIND PREMIUM CREDITS FOR EXISTING CONSTRUCTION

ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	TERRAIN B - 2% Deductible				TERRAIN C - 2% Deductible			
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
				NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
FBC EQUIVALENT	A (6d @ 6" / 12")	TOE NAILS	None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
			Basic - Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
			Hurricane - Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
		CLIPS	None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
		SINGLE WRAPS	None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
		DOUBLE WRAPS	None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
			Basic - Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
FBC EQUIVALENT	B (8d @ 6" / 12")	TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
			Basic - Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67
			Hurricane - Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78
		CLIPS	None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68
			Basic - Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83
			Hurricane - Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86
		SINGLE WRAPS	None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74
			Basic - Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86
		DOUBLE WRAPS	None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86
FBC EQUIVALENT	C (8d @ 6" / 6")  AND  D (8d @ 6" / 6") DIMENSIONAL LUMBER  DECK	TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
			Basic - Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67
			Hurricane - Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78
		CLIPS	None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69
			Basic - Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83
			Hurricane - Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86
		SINGLE WRAPS	None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86
			Hurricane - Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86
		DOUBLE WRAPS	None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78
			Basic - Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86
			Hurricane - Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87
REINFORCED CONCRETE ROOF DECK			None				0.82			0.80	
			Basic - Windows or All				0.84				0.88
			Hurricane - Windows or All				0.84				0.88

# Progressive Home Insurance

Coastal Homeowners HO3 and Coastal Condominium Unit Owners HO6 Programs

## WIND PREMIUM CREDITS FOR NEW CONSTRUCTION (Homes built in 2002 or newer)

FBC 2001 CONSTRUCTION						FRAME, MASONRY, OR REINFORCED MASONRY							
ROOF DECK	TERRAIN EXPOSURE	FBC WIND SPEED (MPH)	WIND SPEED OF DESIGN (MPH)	INTERNAL PRESSURE DESIGN	WBDR	OTHER ROOF SHAPE				HIP ROOF SHAPE			
						NO OPENING PROTECTION		OPENING PROTECTION WINDOWS OR ALL		NO OPENING PROTECTION		OPENING PROTECTION WINDOWS OR ALL	
						NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
OTHER	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
ROOF DECK	B	110	≥110	ENCLOSED	NO	0.72	0.73	0.78	0.78	0.78	0.79	0.82	0.83
OR	B	≥120	≥120	ENCLOSED	NO	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
DIMENSIONAL LUMBER DECK	B OR C HVHZ	≥120	≥120	ENCLOSED / PART. ENCL	YES	0.77	0.80	0.82	0.84	0.81	0.83	0.85	0.86
REINFORCED CONCRETE ROOF DECK	B B C HVHZ	ANY ANY ANY		ENCLOSED ENCLOSED / PART. ENCL ENCLOSED / PART. ENCL ENCLOSED	NO YES YES YES						0.81 0.82 0.81		0.85 0.85 0.89 0.89

FBC = Florida Building Code

HVHZ = High Velocity Hurricane Zone (Miami-Dade and Broward counties, FBC sections 202 and 1611 ff)

WBDR = Wind Borne Debris Region

SWR = Secondary Water Resistance

Reinforced Concrete Roof Deck includes SWR; Integral with Reinforced Masonry Walls

Part. Encl = Partially Enclose