

MISSISSIPPI
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BULLETIN 20-01

DATE: 3-4-2020

TO ALL LICENSED MS RESIDENT AGENTS –
MISSISSIPPI WINDSTORM UNDERWRITING
ASSOCIATION (MWUA)

Special Roof Coverage – IBHS Fortified
Roof™ Designation - Endorsement
MWUA RCV FR (12-19)

MWUA filed and received approval effective 3-1-2020 for endorsement MWUA RCV FR (12-19) that provides reimbursement for expenses associated with upgrade costs related to roof replacement compliant with Insurance Institute for Business and Home Safety (IBHS) engineering and building standards.

The IBHS Fortified Roof™ program includes inspection evaluation requirements to ensure compliance with the technical standards necessary to obtain a Fortified Roof™ designation. Certification is confirmed using a network of IBHS-approved evaluators.

Some facts that apply to this new MWUA coverage endorsement:

1. The endorsement applies only to MWUA dwelling and mobile home policies issued on a replacement cost coverage basis using MWUA RCV 001 07 19 for new and renewal policies effective 3-1-2020 and subsequent. The endorsement will automatically be attached to all eligible policies. There is no premium charged for this coverage.

2. Commercial policies are not eligible for this endorsement coverage. Dwelling/Mobile Home policies issued on an actual cash value coverage basis are not eligible for this endorsement coverage.
3. The coverage trigger requires 50% or more damage at time of loss to a policy (terms and conditions) covered roof claim to be eligible for expense reimbursement.
4. The endorsement provides up to \$1,500 material & labor, and up to \$500 inspection or evaluation expense reimbursement when a valid IBHS Fortified Roof TM certificate is provided to the MWUA Claim department for reimbursement. The coverage applies to the additional expenses related to the upgrade from a standard roof to an IBHS Fortified Roof TM
5. No deductible applies to this coverage. The combined maximum limits provided are not part of, or subject to, the limit of liability applicable to Building Coverage A. Reimbursement payments for this endorsement do not reduce Building Coverage A limits.
6. The insured is responsible for arranging and coordinating the roof replacement work. The insured also arranges the initial and any subsequent IBHS TM certification inspections through the authorized IBHS evaluator network. The IBHS approved Fortified program evaluators are listed on the IBHS Fortified Home TM website.
7. MWUA encourages policyholders to consider replacing or repairing their roofs to the IBHS Fortified Roof TM standard. The link to the IBHS Fortified TM website page containing technical information on the certification program is:

<https://fortifiedhome.org/>

Mississippi Windstorm Underwriting Association

SPECIAL ROOF COVERAGE – IBHS FORTIFIED ROOF™ DESIGNATION – LIMITED NEW ROOF AND CERTIFIED EVALUATOR COST ADDITIONAL COVERAGE

(Applicable only to One Through Four Family Dwellings including Farm Dwellings, Trailers, and Mobile Homes insured with Replacement Cost Value)

The Insurance Institute for Business & Home Safety (IBHS) created a Fortified Roof™ designation based on engineering and building standards developed to mitigate exposure to wind-related damage. The Fortified Roof™ program has inspection evaluation requirements to ensure compliance with the technical standards necessary to obtain a Fortified Roof™ designation. Certification is confirmed using a network of IBHS-approved evaluators.

The following provisions and stipulations are effective only when this Windstorm and Hail policy is written to insure with replacement cost value. Subject to the terms of the policy and this Endorsement, this policy is endorsed to provide coverages for certain expenses incurred to obtain the Fortified Roof™ designation. The following coverage is added to the Windstorm and Hail Coverage – Basic Form - under Section E. Other Coverages.

E. OTHER COVERAGES

5. Fortified Roof

- a. If a loss covered by this policy damages the roof of the dwelling on the **Described Location** and the **Replacement Cost** of the covered loss to that roof exceeds 50% of the Replacement Cost of the entire roof, the following additional coverage as provided by this endorsement is available to you:
 - i. the costs of materials and labor necessary to obtain the Fortified Roof™ designation;
 - ii. the costs of the inspection and assessment necessary to obtain the Fortified Roof™ designation; and
 - iii. the costs of the verification inspection(s) necessary to obtain the Fortified Roof™ designation.

The maximum coverage limit for the materials and labor cost provided in Section E(5)(a)(i) is \$1,500.

The combined maximum coverage limit for the certification assessment and inspection costs provided in Section E(5)(a)(ii) and (iii) is \$500. These limits are not part of, or subject, to the limit of liability applicable to Coverage A — Dwelling and payment under this Endorsement does not reduce the Coverage A **Limit of Liability**. No deductible applies to this coverage.

The insured will be responsible for arranging and coordinating the roof replacement work as well as the initial assessment with follow up inspections and verifications required by IBHS through the authorized IBHS evaluator network. More information about the IBHS evaluator network is available on the IBHS website (<https://fortifiedhome.org/>).

- b. For coverage to be available under this Endorsement, you must comply with all loss settlement provisions of this policy. In addition, you must submit the following:
 - i. Receipts for the costs of materials and labor necessary to obtain the Fortified Roof™ designation that you incurred as a result of a loss covered by this policy that damaged the roof of the dwelling on the **Described Location** when the **Replacement Cost** of the covered loss to that roof exceeded 50% of the Replacement Cost of the entire roof;
 - ii. Receipts for costs of the inspection and assessment expenses that you incurred in obtaining a Fortified Roof™ designation from IBHS; and
 - iii. The unexpired Fortified Roof™ designation issued to you by IBHS for the dwelling on the Described Location related to the materials, labor, inspection, and assessment as described in Section E(5)(a).

Reimbursement for the materials, labor, inspection, and assessment expenses are subject to the actual expenses you incurred and subject to the maximum coverage limits stated in Section E(5)(a) above.