

DEFINITION OF SEMI – WIND RESISTIVE CONSTRUCTION
(This definition applies to both Residential and Commercial Risks)

The definition for semi-wind resistive construction as defined in the Commercial Lines Manual Division Five for Mississippi is as follows:

WALLS: Must be one of the following: (A) Constructed of masonry (Brick, Stone, Solid or Hollow Block, or Reinforced Concrete), bearing or non-bearing; or (B) Exterior walls constructed of skeleton reinforced concrete, heavy skeleton steel, or heavy timber (as defined by the International Building Code) adequately designed and constructed to withstand high velocity wind loads of 30 pounds per square foot or higher. The wind load classification of the completed structure shall be determined by the lowest wind load design and construction of any component part of the structure. The wind load design and construction of the structure shall be certified by a registered professional engineer or architect and his Mississippi registration seal shall be impressed upon the letter or document of certification.

FLOORS: Must be one of the following: (A) Reinforced concrete, gypsum, or pre-cast slabs properly supported in accordance with the International Building Code; or (B) Heavy Timber as defined by the International Building Code.

ROOF: The roof deck and supports must be one of the following: (A) Pre-cast concrete, gypsum or other noncombustible pre-cast slabs, poured concrete or gypsum less than 2 inches thick, or steel; all properly supported and anchored in accordance with the International Building Code; or (B) Roof deck assemblies listed by Underwriters Laboratories for wind uplift Class 30 or higher and less than Class 90. The installation shall be properly anchored against wind uplift pressures relating to the Underwriters Laboratories Incorporated listed design. The overall design shall be certified having met the Underwriters Laboratories Incorporated specifications by a registered professional engineer or architect submitted on an approved form impressed with the engineer's or architect's Mississippi registration seal; or (C) Noncombustible structural wood fiber slabs not less than 2 inches thick on noncombustible supports and properly supported and anchored in accordance with the International Building Code; or (D) Wood, with poured reinforced concrete or gypsum slab, not less than 2 inches thick and properly supported and anchored in accordance with the International Building Code; or (E) Heavy timber construction as defined by the International Building Code.

Certification Form for Semi Wind Resistive Rating
(For use by Professional Engineer or Architect Only)

Mississippi Windstorm Underwriting Association
Post Office Box 5389
Jackson, MS 39296-5389

Location of building: Street address: _____
City: _____

Name of property owner: _____

Name of insured(s): _____

Year of construction: _____ Maximum structure height above grade _____

ASCE -7 Wind speed: _____ mph Exposure Category _____

ABFE _____ FEMA Advisory Flood Map MS- _____ Other source _____

Elevation of lowest floor _____ Ft Roof Underwriters Laboratories Uplift Class _____

Type of foundation: Soil Supported _____ Driven Pile or Pier Supported _____

Give a written description of overall basic construction including walls, floors and roof:

I hereby certify that I have reviewed the design, construction, and present condition of the subject building in adequate detail so as to have sufficient reason to state that the structure, including the roof, walls, and foundation, can resist the wind pressure requirements as defined by the 2003 IBC/IRC or 30 pounds per square foot, whichever is greater.

I understand and agree that although submittal of documentation supporting my findings is not required at this time, that I shall maintain such records for a period not less than ten years. And that if requested, I will make these records available and provide copies to the Mississippi Windstorm Underwriting Association, or their designated agent(s), for purposes including, but not limited to, statistical research, random audits, or for verification of compliance.

The Mississippi Windstorm Underwriting Association, based upon all information obtained, will make the final construction and/or rate determination.

The insured agrees to provide written notification to the Mississippi Windstorm Underwriting Association if any modifications, alterations, or renovations are performed to the structure which may affect this certification.

Insured Name _____ Date _____

Registered Professional Engineer or Architect _____ Date _____ SEAL
Company Name _____
Address _____
Phone number () - () - () ext ()