

**SAFEPOINT INSURANCE COMPANY  
DESIGN PROFESSIONAL’S INDIVIDUAL PROPERTY CERTIFICATION**

**Policy Number:** \_\_\_\_\_

**Named Insured:** \_\_\_\_\_

**Location Address:** \_\_\_\_\_  
\_\_\_\_\_

**Building code used:** \_\_\_\_\_  
*(Insert name and yearly edition of referenced building code.)*

**As modified by the following state code, ordinance, or other local legal device?** \_\_\_\_\_  
\_\_\_\_\_  
*(Insert name and date of referenced state code, ordinance, or legal device.)*

**Construction was completed and ready to be occupied on** *(Insert month / day / year):*  
\_\_\_\_\_

**In reference to this building, the undersigned does hereby make the following representations:**

- The building design complies with those portions of the indicated building code which address natural hazard mitigation as described elsewhere in this document.
- The building construction is in compliance with those same code sections referenced above.
- The status/existence of normally concealed structural elements was determined through the following methodology: \_\_\_\_\_
- The services provided relative to the above representations were performed in accordance with a “professional negligence standard of care.”

**The undersigned acknowledges the following:**

- The purpose of this form is to make assertions as to the quality of design and construction of the subject building for a property insurance premium discount to the named insured.
- False representation of the facts presented on this certification can subject me to legal actions.
- I have read both sides of this form.

**With respect to the above statements, the undersigned provides the following certification:**

Based on my knowledge, information, and belief, I certify that the above statements are true and correct in my professional opinion. This certification is intended only for the benefit of the Named Insured’s receipt of a property insurance premium discount and for no other purpose. Unless otherwise specifically agreed to by me in writing, other persons or entities, including assigns and successors of the building owner, shall not be entitled to rely upon this certification.

**Name of Florida Licensed Architect or Structural Engineer:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**License Number:** \_\_\_\_\_

**Note: Professional seal must be embossed over signature.**

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### **GENERAL**

In response to the increasing costs and frequencies of natural hazard catastrophes, the insurance industry developed a program known as the "Building Code Effectiveness Grading System" (BCEGS). The schedule assesses the building codes in effect in a community and measures the community's enforcement of those codes. This measurement is translated into a community classification number. This classification number may be used as a factor in determining insurance premiums for individual buildings in the community. BCEGS is not intended to determine compliance with any state or local law or regulation, nor is it to be used for making property/casualty loss prevention or life safety recommendations.

### **PURPOSE**

The BCEGS program contemplates that an individual building which has been built in compliance with a nationally recognized model building code (or its equivalent) may be eligible for a better classification number than the community in which it is located. This Individual Property Certification was developed to assist an individual property to obtain the "best" classification number regardless of the classification number of the community in which it was built.

### **SPECIFICS**

The premise of the BCEGS program is that buildings constructed in compliance with a nationally recognized model building code will demonstrate better loss experience in future natural hazard occurrences. The natural hazards of concern to the insurance industry include, but are not limited to: Hurricanes, tornadoes, hail storms, lightning, wildfires and adverse soil conditions.

It is acknowledged that buildings constructed in compliance with a nationally recognized model building code is not a guarantee that damage will not occur when a natural hazard event takes place.

Specific portions of model building codes address mitigation of the effects of natural hazards. These include, but are not limited to, horizontal and vertical loads and the structural systems, incorporating continuous load paths, which transfer those loads to the ground. For the purposes of this document, certification that a building has been designed and constructed in compliance with a nationally recognized model building code is a statement that those portions of the code which relate to the mitigation of the natural hazard exposures common to the area where the building is located have been addressed.

Note: The nationally recognized building codes that are referred to in above are:

1. Southern Building Code Conference International
2. International Conference of Building Officials
3. Building Officials and Code Administrators International