ACORD™ DESIGN PROFESSIONAL'S INDIVIDUAL PROPERTY SURVEY

PRODUCER	NAMED INSURED'S NAME AND MAILING ADDRESS (Include county & ZIP+4)
	COMPANY
CODE: SUBCODE:	
AGENCY CUSTOMER ID	POLICY NUMBER

BUILDING LOCATED AT _____

(insert street address, city, state, zip code, lot and block number, and/or any other locally acceptable means of property identification)

BUILDING OWNER _____

(insert name of individual, corporation, etc.)

BUILDING CODE USED _____

(insert name and yearly edition of referenced 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 (READY TO BE OCCUPIED) ON _____

(insert day, month, year)

In reference to this building, the undersigned design professional does hereby provide the following professional opinion based on his/her observations:

-- 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 substantial 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".
-- A certificate of occupancy was issued by the local jurisdiction responsible for the enforcement of the building code ordinance.

The undersigned design professional acknowledges the following:

-- The purpose of this form is to render a professional opinion of the quality of design and construction of the subject building for the purpose of the building owner's receipt of favorable property insurance rates.
-- I recognize that intentional misrepresentation of the facts presented on this certification can subject me to legal actions.

With respect to the above statements, the design professional provides the following OPINION:

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 Building Owner's receipt of favorable property insurance rates 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 opinion.

_____

(name & title - architect/professional engineer)

_____

(firm address)

_____

(license number & state)

_____

(signature & date)

(Professional seal must be embossed over signature and license must be valid in state where building was constructed. Professional expertise must include structural design and analysis.)

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BACKGROUND

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 Schedule (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 DESIGN PROFESSIONAL'S INDIVIDUAL PROPERTY SURVEY 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, earthquakes, tornadoes, floods, wildfires, lightning, hailstorms, earth failures, adverse soil conditions, and snow loads.

It is acknowledged that constructing buildings 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 purpose 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.