

SPECIAL REPORT:

Keep your Wind Insurance — and your peace of mind- without breaking the bank



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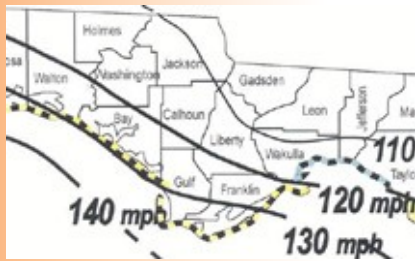
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The New Florida law and how it affects your Citizens Insurance



Dear Homeowners in Northwest Florida and surrounding areas: Hi, I'm **Shane Adams**, owner of **Grand Floridian Shutter Systems**, a division of **Grand Floridian Builders, Inc.** I've been helping homeowners build their dream homes in the Emerald Coast region since 1994, and I'm dedicated to helping homeowners protect their hard-earned dreams with vital, up-to-code storm protection systems. By now you've received the letter from Citizens Property Insurance Corp. regarding new Florida legislation affecting homes in the

wind-borne debris region (WBDR). Perhaps you've already taken action to maintain your Citizens insurance. Or maybe you're still considering your options. If you've taken action, this report will help confirm the decisions you've made. If you're still in the process of deciding what to do, this free report is provided as part of Grand Floridian's commitment to consumer education. I'm passionate about helping homeowners build and protect their dreams, and that's



why I've developed this Special Report especially for you. The Florida Legislature passed a law about the types of policies Citizens may insure. This law went into effect in 2009, and affects policies that cover

homes with a replacement cost of \$750,000 or more and that also are located in an area called the wind-borne debris region (WBDR), with winds 120 miles per hour or above (see inset graph).

I've developed this Special Report to answer your questions regarding this new legislation and how it affects you. Feel free to contact me with any questions you may have, or to take advantage of a FREE wind mitigation inspection—a \$125 value—I'm offering to all homeowners who request this Special Report.

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Six costly misconceptions about the new 2010 Florida Law and Citizens Insurance

1. **It's too expensive to comply.** Not true. There is a wide variety of Florida Building Code (FBC)-compliant opening protection systems available for you to choose from. A reputable contractor will be able to go over the options, including opening protections approved by your subdivision's Designer Review Board (DRB).

Not only can a reputable contractor show you how you can have your openings retrofitted to meet the new Florida Building Code, but he can show you how you can stay within your budget.

When considering the cost of hurricane shutters, you also need to keep in mind your savings in the long run. Properly installed, approved opening protections can save you thousands of dollars in insurance discounts. (One of my client's policies went from \$18,000 to \$5,500! I can't promise this rate reduction for everyone, but you will be pleasantly surprised by significant insurance discounts). Some new opening protection systems can vastly improve the energy efficiency of your dwelling, with the added benefit of a tax credit for energy saving. FBC systems will also dramatically improve the resale value of your home. After all, who wouldn't prefer to buy a home with approved storm protection?

So, not only should you consider the cost of retrofitting your home with approved storm protection, but also the thousands of dollars you'll be saving, and the increased value of your home.

2. **All I need is plywood,** in order to be in compliance and keep my Citizens insurance. This is true, with a slight caveat. Here are the Wood Panel Requirements allowed by the new building code:

- > Wood structural panels with a minimum thickness of 7/16 inch (11.1 mm) and a maximum span of 8 feet (2438 mm) are permitted for opening protection in one- and two-story buildings.
- > Panels must be precut so that they can adequately cover the glazed opening.
- > Panels must be predrilled as required for the anchorage method, and all required hardware must be provided.
- > Attachment must be designed to resist the components and cladding loads determined in accordance with the provisions of FBC Section 1609.6.1.2, with the permanent, corrosion-resistant attachment hardware provided and anchors permanently installed on the building.
- > Attachment in accordance with table FBC 1609.1.4, with permanent, corrosion-resistant attachment hardware provided and anchors permanently installed on the building is permitted for buildings with a mean roof height of 45 feet (13.716 m) or less, where wind speeds do not exceed 140 mph (63m/s).

Grand Floridian Shutter Systems offers the following precautions for homeowners who choose this option:

1. Wood panels may only be used on one- and two-story homes with a roof height of 45 feet or less.
2. Wood panels may only be able to be used once due to warping and delamination from water exposure.
3. Plywood is heavy and cumbersome, and boarding windows can become dangerous if winds have already started to pick up from a storm. It can also be dangerous carrying and manipulating heavy plywood while climbing a ladder to reach your second story windows.
4. Consider the time involved in pre-cutting and pre-drilling each panel, along with installing the corrosion-resistant attachment hardware on your home. Now is the time to make these preparations, before hurricane season opens. When a hurricane is already in the Gulf, the availability of the proper thickness plywood and hardware dwindles, along with your time before the hurricane hits, or before evacuation has been ordered.
5. Corrosion-resistant anchors will need to remain on the exterior of your home.
6. You will need to hire a Wind Mitigation Inspector who can inspect and process the WBDR-1802 Form required for your Citizens eligibility.
7. Wood panels are adequate protection under Florida Building Code where wind speeds do not exceed 140 miles per hour. Some category 4 and all category 5 hurricanes have wind speeds in excess of 140 mph.
8. You must have a means of egress (escape) in the event of a fire. Without this important detail, you would be trapped inside your home.
9. If you do not evacuate, bear in mind that you will be in darkness inside your home for the duration of any power outage.

Concerning this last point, most opening protection systems installed by Grand Floridian Shutter Systems permit outside light to enter the home.

3. Window film will keep me protected. Not true. Citizens and other Florida building codes do not consider window film adequate protection for your openings. Window film may keep your glass from shattering, but it will not prevent the glass from being separated from the structure. Properly installed opening protections include the frames around all openings, so your windows and doors will remain in place, and will be able to withstand both negative pressure and positive pressure winds.

4. I can wait until we're "due" for another hurricane. Not true. There is no need to remind you that this kind of procrastination is like playing Russian roulette with your family's security, and with your home.

Another thing to keep in mind is that hurricanes can sometimes be unpredictable. Several

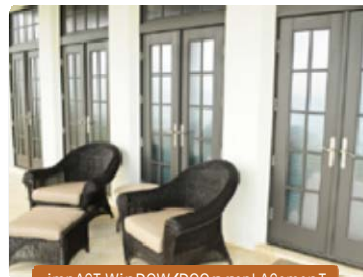
years ago Panama City Beach woke up to a surprise hurricane. All the weather forecasters told us the hurricane would not make landfall in our area, so we all went to bed with false assurance. The storm direction changed during the night, and caught us by surprise the next morning.

It's always better to play it safe, and to take the necessary precautions, especially when it comes to the safety of your family and your home. Unfortunately, the cost you save by not taking action now could cost you dearly in the future.

5. Hurricane shutters will make my home look ugly. Not true. The homes pictured below have been properly retrofitted with FBC opening protection systems. Our shutter installations can beautify as well as protect — as you can see, there are many options to choose from, with a fully approved system for every budget:



ALUMINUM ROLLING SHUTTERS



impACT WinDOW/DOOr replACemenT



IMPACT BAHAMAS



BOARD AND BATTEN



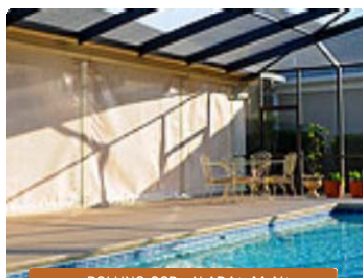
sTAninLess sTeEL sCReeNs



COLONIAL LOUVERS



WINDSCReeN ABAtMeNt



ROLLING SCReeN ABAtMeNt

6. I live in another state. if a hurricane was coming, I wouldn't have time to make the trip to close up my home. Not true. Impact windows and doors permanently protect your home, without having to do anything further when a hurricane is imminent. Another option is remotely-controlled rollshutters. If you have access to a computer, you can close your shutters from another city, with the click of a mouse button.

Five Dangers of choosing the Wrong Contractor

1. **Thinking all opening protection systems are tested and certified.** Design pressures are expressed in PSF (Pressure per Square Foot), a numerical value that defines the structural wind loading capability. This is essentially a rating of what force of wind your storm protection can handle. The single most important piece of information to know when considering storm protection products is its FBC compliance. Some companies might try to sell you a non FBC-compliant system to get you the cheapest price. However, with the increasing standards of storm protection, you may find yourself with a product that will not meet new requirements. Grand Floridian Shutter Systems only installs systems with PSF values set by the Florida Building Code.
2. **Believing anyone is qualified to properly install hurricane shutters.** Just putting up storm protection products to cover openings is not sufficient. It's important to hire an installer who knows the intricacies of home construction and can install protection in a way that is synergistic with your home's structure. This ensures protection from water damage, and the confidence in knowing your storm protection is working with the pre-existing structural qualities of all the openings on your home, and not against them. Grand Floridian has been building dream homes in the local area since 1994, and is thoroughly familiar with the intricacies of home construction.
3. **Thinking one contractor is as good as another.** It is very important to work with a company that can best evaluate your needs and ensure that your investment will protect you today, tomorrow, and in the future. Ask for references, and contact your local Building Department or Department of Business and Professional Regulation to make sure a contractor is licensed. You can also use www.myflorida.com to check a company's license. Using a licensed contractor is the easiest way to ensure you are using a professional who has knowledge in the field. Grand Floridian, Inc. is a licensed contractor with references from satisfied clients, and an A+ rating with the Better Business Bureau.
4. **Hiring a contractor who asks you to pull your own permit for installing a storm protection system.** When pulling your own permit you are saying that you are the overseer of a job. This means you are responsible for any workers and/or situations that might arise on your property. Be wary of any contractor who asks you to pull your own permit, as this is a good indicator that he is unlicensed. You may also be at risk of being fined for using a contractor who does not have a license.

5. A shutter system warranty is the same as a contractor's guarantee. Be sure to carefully read a product's warranty. If a company believes in their product, they are going to feel comfortable guaranteeing it. If a warranty is only valid for a short time, be wary. It might not even last you through your first hurricane season. Using a knowledgeable installer is the best way to assure your warranty will not be voided, due to improper installation. Lastly, make sure that the products you are using are rated for your home and your county's WBDR rating, or else the warranty may be voided.

Grand Floridian Shutter Systems fully guarantees its products and installation.

Seven questions to ask a Contractor before installing a storm shutter system:

1. Do your storm protection systems meet design pressure? Be sure the contractor is thoroughly familiar with his product's Tested and Certified Pressures. The PSF (Pressure per Square Foot) rating of the product you choose must be in alignment with the Florida Building Code, in order to keep/renew your Citizens insurance. Request that your contractor provide a design pressure calculation worksheet for each individual opening with their proposal.
2. Does my home structure affect your installation procedures? Listen carefully as the contractor answers this question. Approved, properly installed systems involve not only your glass openings, but the framework surrounding them. By simply listening, you will be able to determine if the contractor knows what he is talking about.
3. Are you a licensed contractor? You can find this information yourself by visiting www.myflorida.com.
4. Can you give me references? Don't be afraid to ask this important question. Be sure to take down the names and phone numbers of homeowners the contractor has provided service. If they consented to be references, they will be more than happy to answer your questions and ease your concerns.
5. Will you be pulling your own permit, or will I need to do that myself? Again, simply listen carefully to the prospective contractor's answer to this question. If his procedure involves you pulling your own permit, do not hire him!
6. Do all your shutter systems provide a means of egress, in the event of a fire? If you are hiring a contractor to provide wood panel protections, be sure to have this question answered to your full satisfaction.
7. Can you guarantee my warranty will not be voided, due to installation or inadequate design pressure rating? Hurricane Protection systems that are FBC Compliant have specific engineering installation drawings and specifications. If the contractor does not indicate in his contract to guarantee the installation "as per engineered drawings and specifications," then don't hire him!

Four steps to gaining your peace of mind

1. Make a commitment now to take action to protect your home!
2. Decide what is most important for you and your family:
 - a) Family and home protection
 - b) Citizens insurance coverage
 - c) Cost of storm protection
 - d) Overall savings, both now and for years to come
 - e) Ease of deployment
 - f) Tax credit for energy saving
 - g) Increased home value
 - h) Aesthetics
 - i) Guaranteed protection
 - j) A knowledgeable contractor will be able to easily help you design a hurricane system that meets your personal priorities.
3. Ask Questions. You are the homeowner, you will be doing the hiring, and you will be paying for the best protection you can afford. Do not be intimidated by “slick” answers. Do not allow anyone to “bully” you into making a decision. Go with the contractor you feel most comfortable with, who is properly licensed, and who can give you good references.
4. When you find the right contractor, act now. For the sake of your family and your home, don't put this off. Act now. You can schedule a FREE Wind Mitigation Inspection now with Grand Floridian Shutter Systems, to assess your eligibility to keep/renew your Citizens insurance.

A special “Thank You” Free Wind Mitigation inspection for you

To thank you for allowing me to provide you with this Special Report, I would like to offer you a FREE wind mitigation inspection—a \$125 value, if you act now. In less than an hour, I can let you know if you are in compliance with Florida Building Code, and if not, what your options are to bring you into compliance, so you can keep/renew your Citizens insurance.

Call me today. As we draw closer to hurricane season, my schedule will only allow me to arrange a limited number of free inspections. Call Grand Floridian Shutter Systems at 850-230-1474 or send an email request to info@grandfloridian.com.

What some of our many satisfied customers have to say...

“Shannon and I want to thank you for the wonderful job you did on our home in Rosemary Beach. We appreciate that you listened to what we wanted before you tried to ‘sell’ us any products. We had spent so much time and money on the original exterior of the home that we were extremely upset that we had to change it to maintain our insurance. But you made the process as painless as possible by being sensitive to our desire to maintain the aesthetics of our home, bringing a very attractive shutter product to the table, working with our town architect to get approval, getting the product here on time, starting and finishing the project when promised and having courteous and conscientious people installing. We are very pleased with the final result and the pains you took to work with us to ‘hide’ anything that we didn’t want to see. We have to admit that the home is actually more attractive with the addition of our new shutters through Grand Floridian Shutter Systems, Inc. I am sure, with the high quality of the job, that we have increased the value of the home as well.”

—Charles and Shannon Wetherington, Rosemary Beach, Florida

“I used Shane Adams and his Grand Floridian Shutter Systems / Grand Floridian Builders to help me choose, purchase and install shutters on my home. We went with the New Horizon West Indies Shutters.

From the start we were impressed with his knowledge of the product and with the ease with which we could reach him when we had questions. He was always quick to respond. When he didn’t know an answer he would get it. He made us confident in the information he provided.

Adams pays great attention to detail as does his crew and the result was superior workmanship. All the work was done in a first-class professional manner and the work was done in a timely fashion. There was clear commitment to our satisfaction and that was invaluable.

Over the years I have used a number of contractors and sub-contractors. None have ever been more professional or enjoyable to work with than Adams.”

—R.F., Rosemary Beach, Florida