

## Before You Quote CHECKLIST



- ☐ Pull ICAT Underwriting Guidelines for reference
- ☐ Try to obtain interior frame photos of the risk
- ☐ Ask your agent for a prior inspection or building plans
- ☐ Validate building details against Google aerial and street view imagery

## Wood Frame



- > Wood (or other combustible materials) are used to construct the walls, floors, and roof
- > Cladding can be any type
- > Masonry veneer (brick, stone, stucco), metal sheathing, wood, hardboard, James Hardie Plank, vinyl and EIFS are common cladding types on frame construction buildings

### ICAT tip

- > If there are shingles on the roof then it is a wood frame roof base. (Wood Frame or Joisted Masonry Construction)
- > Window well thickness less than 7 inches is typically wood frame

## Noncombustible



- > Exterior walls, floors, and roof are constructed of and supported by noncombustible material
- > Most common example of this type of building is an all steel building made of out heavy gauge metal
- > Different from light metal frame because it is a thicker metal which impacts how it performs in the event of a storm

### ICAT tip

- > These are typically under five stories
- > Quoting a single story metal sided warehouse or a small scale retail building? It's most likely light metal frame
- > Typical occupancies include schools, hospitals, churches, and mid-rise office buildings

## Masonry Noncombustible



- > Exterior bearing walls are noncombustible or are of masonry materials not less than 4" thick
- > Interior structural members must also be noncombustible
- > Typical buildings include malls, schools, retail strip shopping centers, low-rise office buildings, and large "box stores"

## Questions?

Contact the WindOnline Team at **303-327-1872** or by email [windonline@icat.com](mailto:windonline@icat.com)

## Fire Resistive



- > Has floors, roof, and exterior bearing walls or the exterior structural frame which are either noncombustible materials with a fire resistance rating of not less than two hours or are a masonry material meeting certain thickness requirements
- > Fire resistive buildings are typically over five stories and typically have flat roofs. Steel alone does not mean fire resistive

## Joisted Masonry



- > The floors and the roof are combustible material (most commonly wood)
- > The exterior bearing walls are masonry materials and not less than 4 inches thick
- > The exterior walls are self supporting
- > Rare to find joisted masonry construction greater than three stories high because stronger materials are needed for higher story construction
- > Common type for older buildings

### ICAT tip

- > Often confused with masonry noncombustible. Contact your agent if you're uncertain.
- > Brick veneer does not equal joisted masonry

## Light Metal Frame (subcategory of noncombustible)

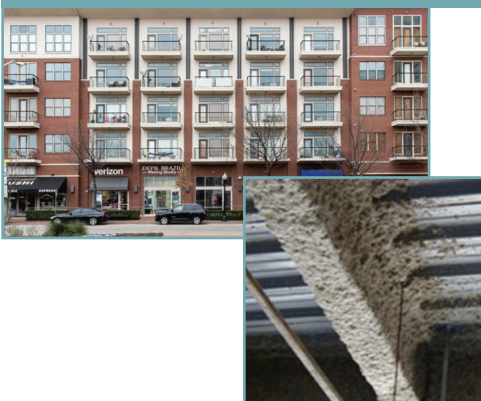


- > Typically involves pre-engineered steel buildings with thinner metal sheathing
- > All steel pre-engineered buildings are classified as light metal frame
- > If you are debating between noncombustible and light metal frame, odds are it's light metal frame. The exception would be office buildings over one story
- > Generally have few or no windows
- > Slow-Burn building? There's a good chance it's Light Metal Frame

### ICAT tip

- > Light steel frame structure is often visible from the interior, will have few or no windows, and roofs are usually flat or low pitched. The shape of building is often rectangular
- > If you see any metal siding in photos, it's typically light metal frame

## Modified Fire Resistive



- > Masonry or noncombustible materials must be used for exterior and interior bearing walls or structural supports, floors, and roof
- > Exterior nonbearing walls and wall panels may be slow-burning, combustible, or with no fire-resistance rating
- > Insulated steel beams/frame is a primary indicator to identify this construction type (ask agent)
- > The fire-resistant insulation applied to the steel beams/frame provides the required protection

### ICAT tip

- > Common construction type for high-rise (over four stories), steel frame buildings
- > Often found in high value buildings
- > The building frame will be covered by gypsum, plaster, concrete, sprayed on fire protection or some other type of protection