



Windstorm Exposure Overview

Windstorm exposures are considered those that are subject to hurricanes, named storms, or high winds. The degree of exposure is based on the distance from the coastline to the building site and the building code used for construction.

The coastline distance is generally the first consideration and is referenced in miles. The information is commonly benchmarked as:

<i>Distance</i>	<i>Degree of Risk</i>
Coastal: Frontage – 10 Miles	Severe
Coastal: 10 – 50 Miles	Severe – High
Coastal: 50 – 100 Miles	High
Coastal: 100 – 150 Miles	Moderate
Coastal: 150 Miles – Inland	Low – Minimal

The states most vulnerable to hurricane, named storm or high wind events:

Alabama	New York
Florida	North Carolina
Georgia	Puerto Rico
Hawaii	South Carolina
Louisiana	Texas
Mississippi	Virginia

The states that have *high to moderate* risk to hurricane, named storm or high wind events:

Connecticut	Massachusetts	Rhode Island
Delaware	New Hampshire	Vermont
Maine	New Jersey	Washington D.C.
Maryland	Pennsylvania	

Degree of exposure for these coastal states is further classified by First Tier (also referred to as Tier I) or Second Tier (also referred to as Tier II). The tier exposure is determined by the State and County.

Any project located in Tier I will be required to carry windstorm insurance the entire investment period.

TIER 1 WIND ZONES

STATE	COUNTIES
Alabama	Baldwin, Mobile
Connecticut	Fairfield, New Haven, Middlesex, New London
Delaware	Sussex
Florida	Entire State
Georgia	Bryan, Camden, Chatham, Glynn, Liberty, McIntosh
Hawaii	Entire State
Louisiana	Cameron, Iberia, Jefferson, Lafourche, Orleans, Plaquemines, St. Mary, St. Bernard, St. Tammany, Terrebonne, Vermilion
Maine	York, Cumberland, Sagadahoc, Lincoln, Knox, Waldo, Hancock, Washington
Maryland	Worcester, Somerset
Massachusetts	Bristol, Plymouth, Barnstable, Dukes (includes Martha's Vineyard), Nantucket
Mississippi	George, Hancock, Harrison, Jackson; Pearl River, Stone
New Hampshire	Rockingham, Strafford
New Jersey	Cape May, Atlantic, Ocean, Monmouth
New York	Suffolk, Nassau, Queens, Kings (Brooklyn), Richmond (Staten Island)
North Carolina	Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Jones, Hyde, New Hanover, Onslow, Pamlico, Pasquotank, Pender; Perquimans, Tyrell, Washington
Rhode Island	Washington, Newport, Bristol
South Carolina	Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper
Texas	Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris (entire County), Jackson, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy
Virginia	Accomack, Chesapeake, Gloucester, Hampton City, Isle of Wright, James City, Lancaster, Mathews, Middlesex, Newport News, Norfolk City, Northampton, Northumberland, Poquoson City, Portsmouth City, Southampton, Suffolk City, Surry, Virginia Beach City, Westmoreland, Williamsburg, York