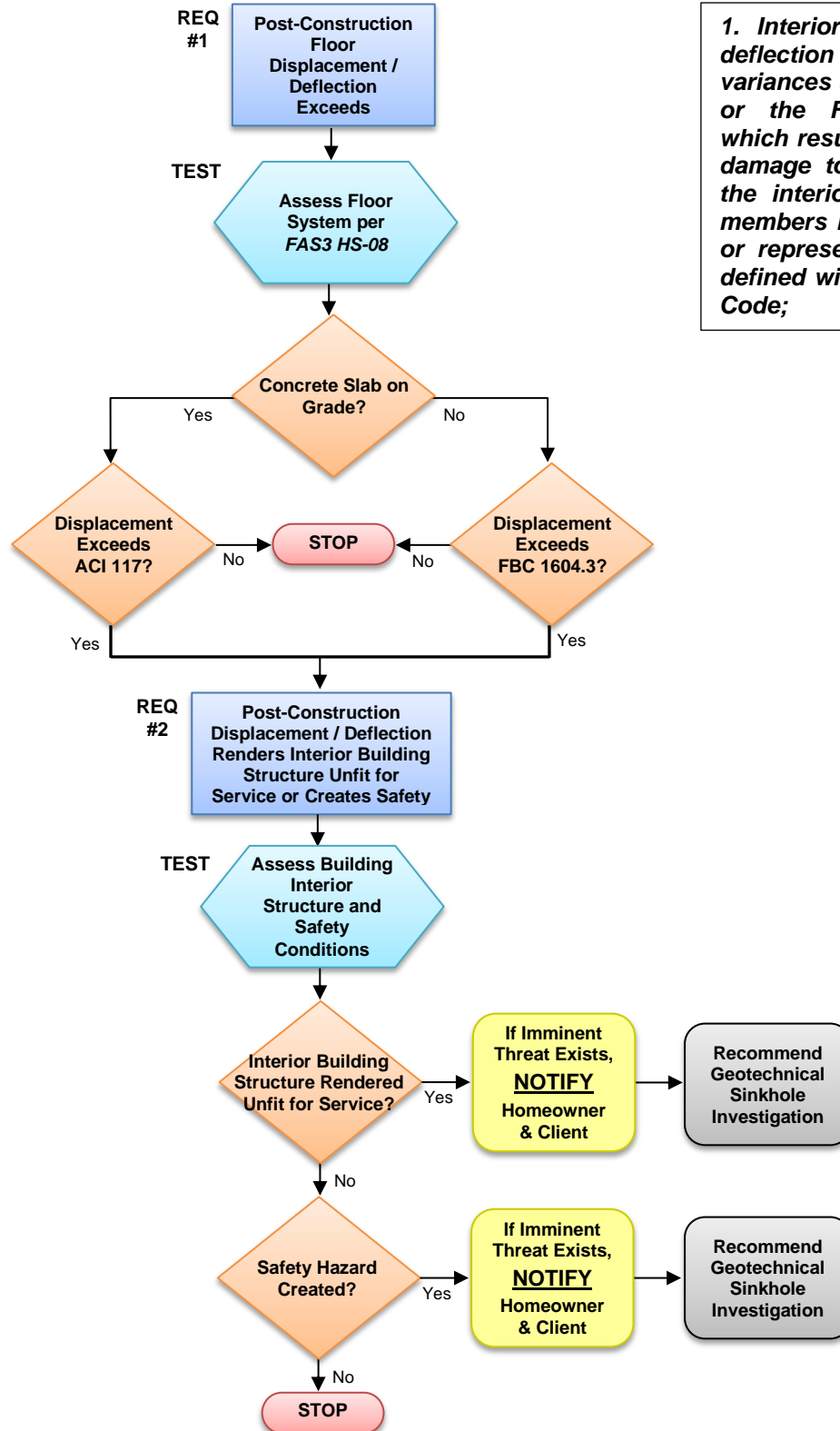
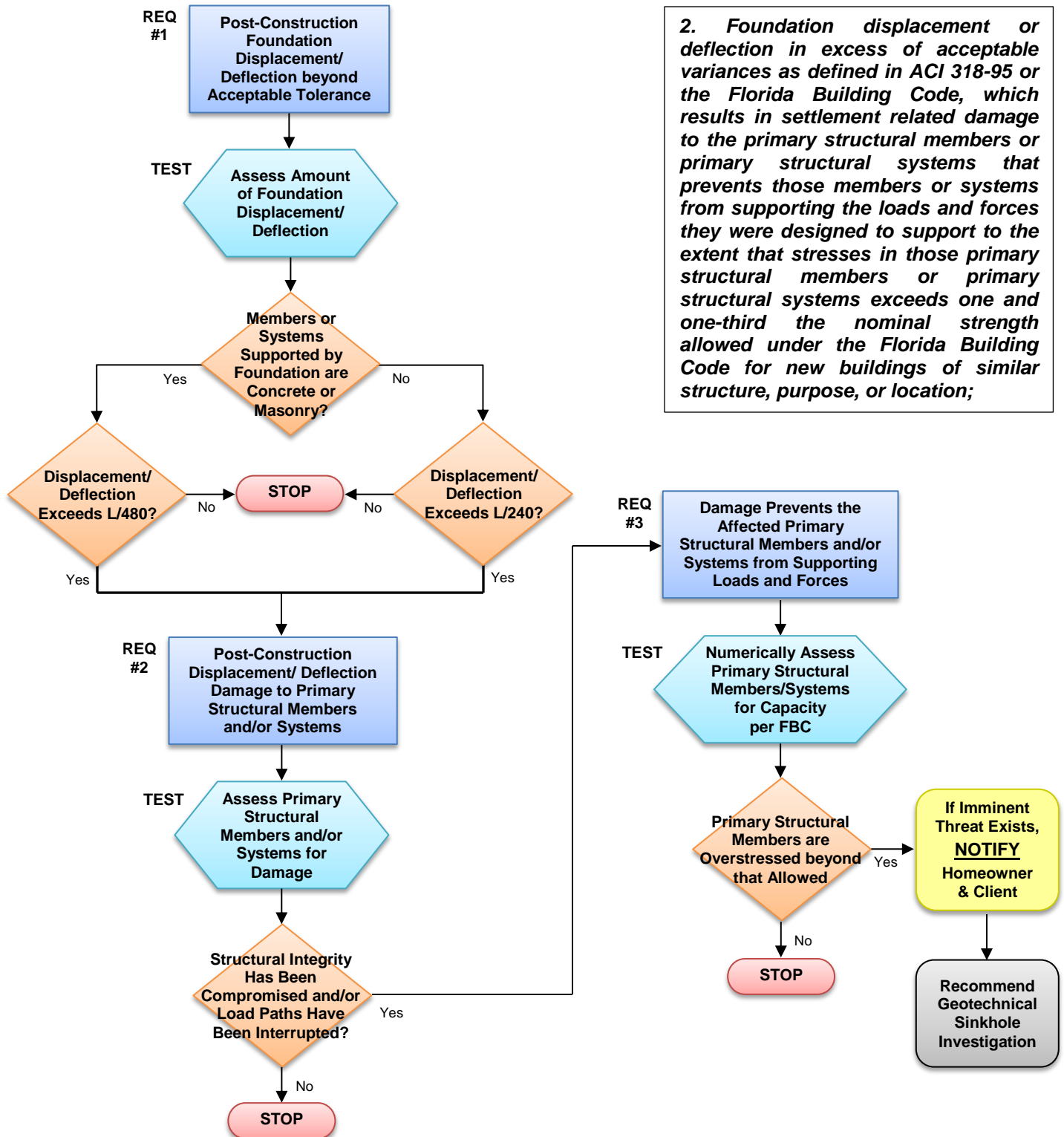


Structural Damage – 1st Criterion



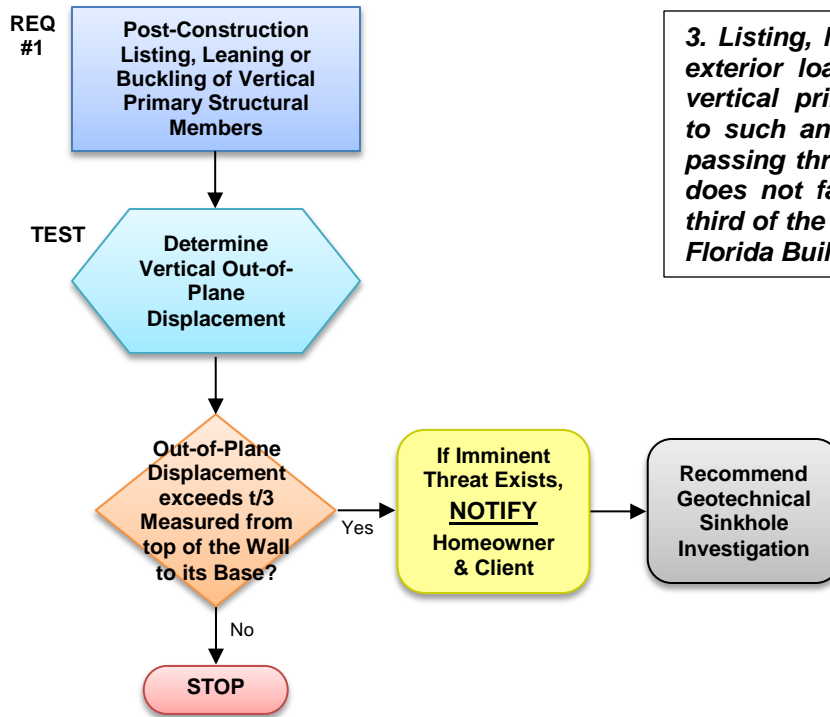
1. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;

Structural Damage – 2nd Criterion



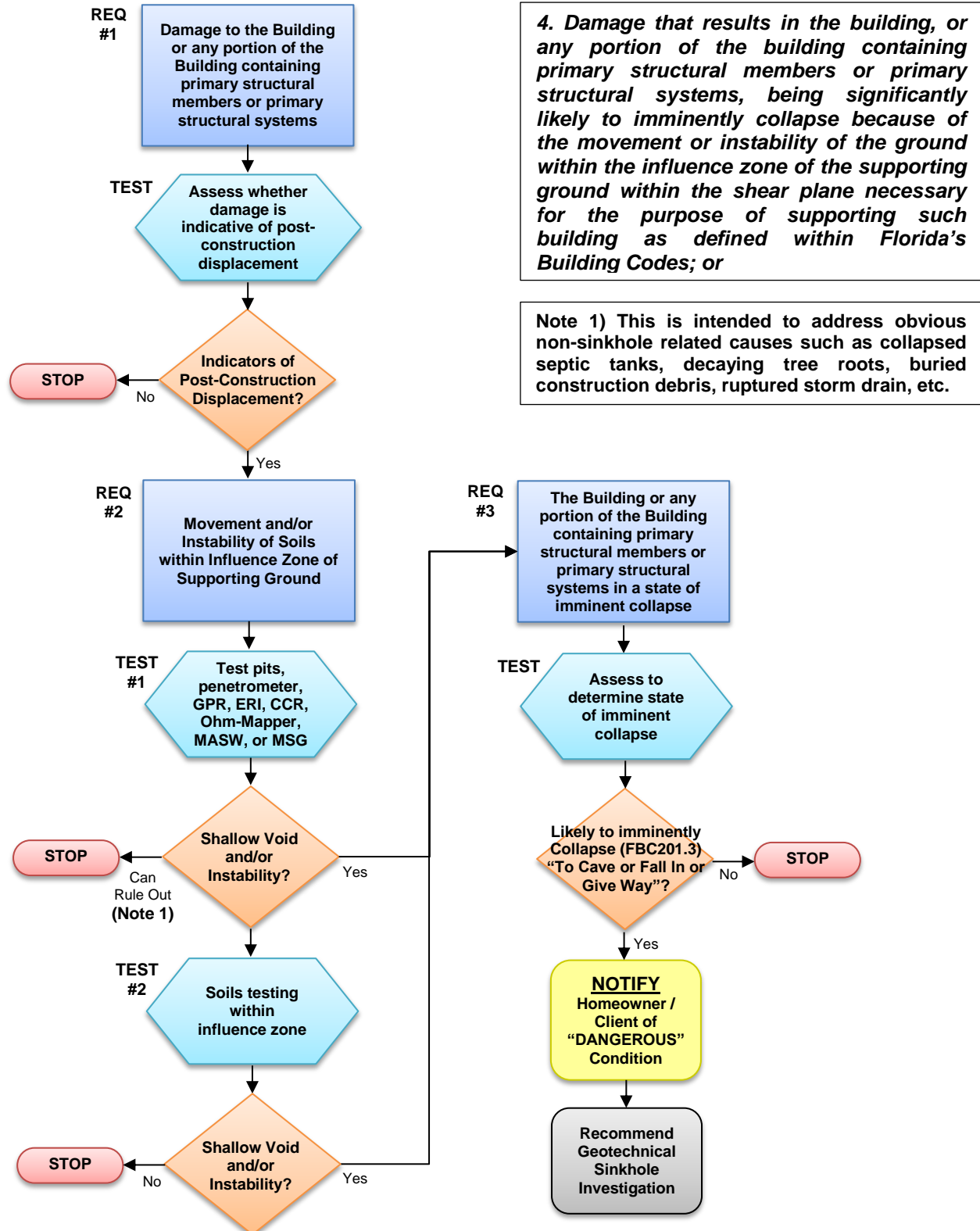
2. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement related damage to the primary structural members or primary structural systems that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those primary structural members or primary structural systems exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;

Structural Damage – 3rd Criterion



3. Listing, leaning, or buckling of the exterior load bearing walls or other vertical primary structural members to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;

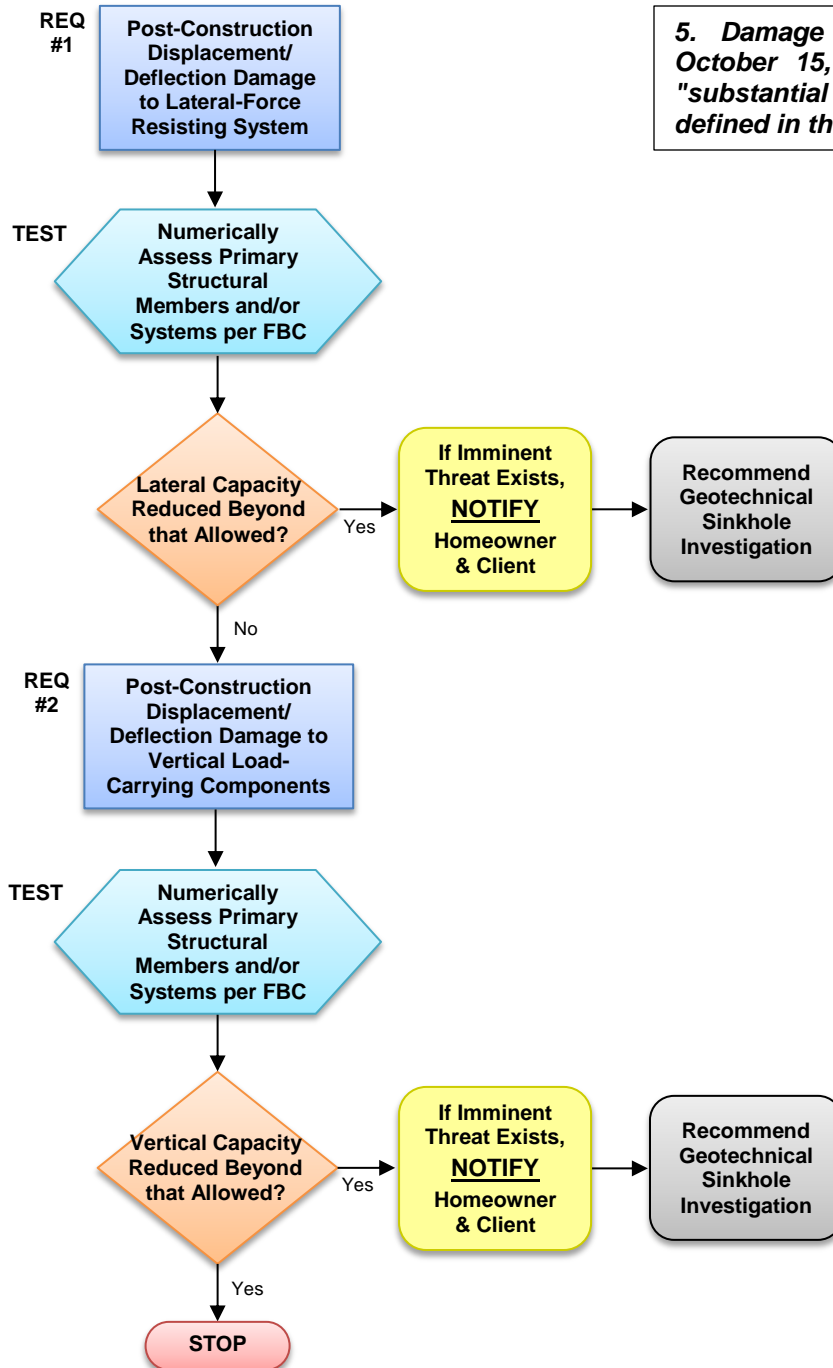
Structural Damage – 4th Criterion



4. Damage that results in the building, or any portion of the building containing primary structural members or primary structural systems, being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the shear plane necessary for the purpose of supporting such building as defined within Florida's Building Codes; or

Note 1) This is intended to address obvious non-sinkhole related causes such as collapsed septic tanks, decaying tree roots, buried construction debris, ruptured storm drain, etc.

Structural Damage – 5th Criterion



5. Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.