

POLICYHOLDERS OF AMERICA

15 Orange Street
Charleston, SC 29401

We're on the web at:
www.policyholdersofamerica.org

POA's mission includes helping members get their legitimate insurance claims paid. We also fight for lower rates that better reflect the coverage offered in policies, champion legislation that discourages bad faith, and educate policyholders about the positions held by candidates on issues relating to insurance. We are not financed by lawyers, public adjusters or contractors. We work exclusively, and without compensation, for the benefit of the policyholder. We are a nonprofit, 501c4.

The MORE you know about insurance, the faster you will get paid for your legitimate claim.

Wood Frame Construction:

1a) Use 1/4" diameter stainless steel hanger bolts at 16" O.C. (16" apart) with a minimum embedment depth of 2.0" into the wood framing within the wall.

1b) Use 1/4" diameter stainless steel hanger bolts at 12" O.C. (12" apart) with a minimum embedment depth of 2.0" into the wood framing within the wall.

Concrete Block Construction:

2a) Use 3/8" diameter stainless steel sleeve anchors at 16" O.C. (16" apart).

2b) Use 3/8" acrylic or epoxy-set stainless steel threaded rods with stainless steel screen inserts at 16" O.C. (16" apart).

2c) Use 3/8" acrylic or epoxy-set stainless steel umbrella inserts at 16" O.C. (16" apart).

2d) Use 3/8" acrylic or epoxy-set stainless steel threaded rod with a minimum embedment of 3.5" into the block (solid or grouted block.)

Wind Map: Plywood versus Wind. Will the wind huff and puff and blow your house down?

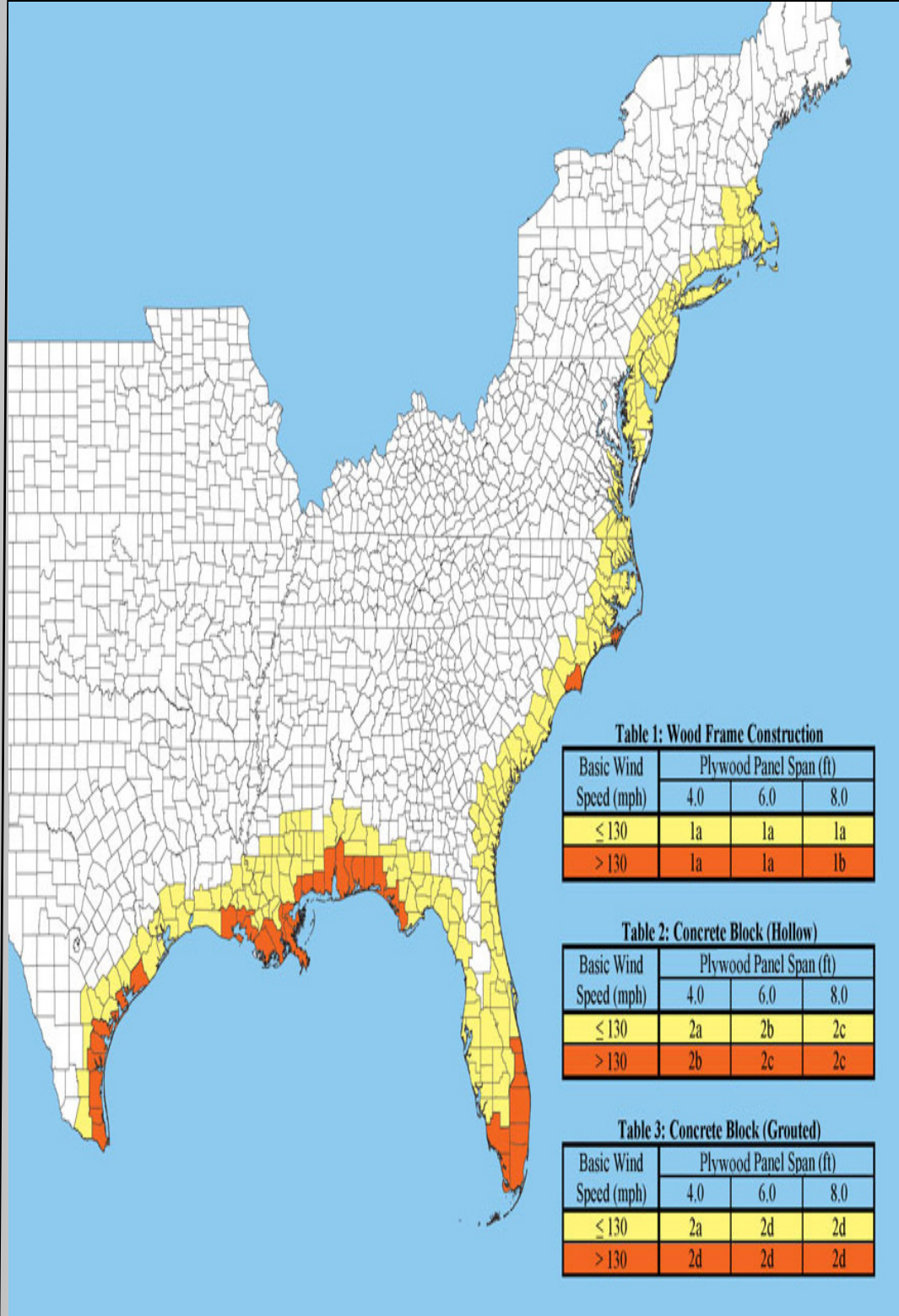


Table 1: Wood Frame Construction

Basic Wind Speed (mph)	Plywood Panel Span (ft)		
	4.0	6.0	8.0
≤ 130	1a	1a	1a
> 130	1a	1a	1b

Table 2: Concrete Block (Hollow)

Basic Wind Speed (mph)	Plywood Panel Span (ft)		
	4.0	6.0	8.0
≤ 130	2a	2b	2c
> 130	2b	2c	2c

Table 3: Concrete Block (Grouted)

Basic Wind Speed (mph)	Plywood Panel Span (ft)		
	4.0	6.0	8.0
≤ 130	2a	2d	2d
> 130	2d	2d	2d