



Garage Door Impact and Design Pressure Testing

Many states offer insurance discounts to homeowners who employ wind mitigation measures, including opening protection for garage doors. In order for a homeowner to qualify for certain insurance discounts, an inspector must certify that the garage door meets specific standards. Questions have been raised about the acceptable standards that can be used for garage door impact testing. In part, this confusion has resulted from the limited reference points that are incorporated into the Florida Office of Insurance Regulation's Uniform Mitigation Verification Inspections Form (Emergency) OIR-B1-1804 and Uniform Mitigation Verification Inspection Form OIR-B1-1802, which are used by insurers and others.

The OIR-B1-1804 and 1802 provide a choice of only three standards for "Large Missile Impact" for opening protection: Miami-Dade County PA 201, 202 and 203; Florida Building Code TAS 201, 202 and 203; and ASTM E 1886 and E 1996.

On March 9, 2010, the Florida Financial Services Commission approved a new mitigation inspection form OIR-B1-1802 (Rev. 02/10), and the changes have enhanced its usability. Item 9 on the form refers to opening protection for garage doors. The acceptable standards listed in Item 9 are as follows:

- Miami-Dade County Notice of Acceptance (NOA) 201, 202 and 203
- Florida Building Code Testing Application Standard (TAS) 201, 202 and 203
- American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
- Southern Standards Technical Document (SSTD) 12
- For Garage Doors Only: ANSI/DASMA 115

IBHS believes that a voluntary garage door labeling program (including the manufacturer and model/series number, the impact and design pressure test standard(s) used to test the door, and the test results/rating) would assist in the evaluation of garage doors from a mitigation perspective. To that end, IBHS has contacted the Door and Access Systems Manufacturers Association (DASMA) urging manufacturers to adopt a voluntary labeling program.

