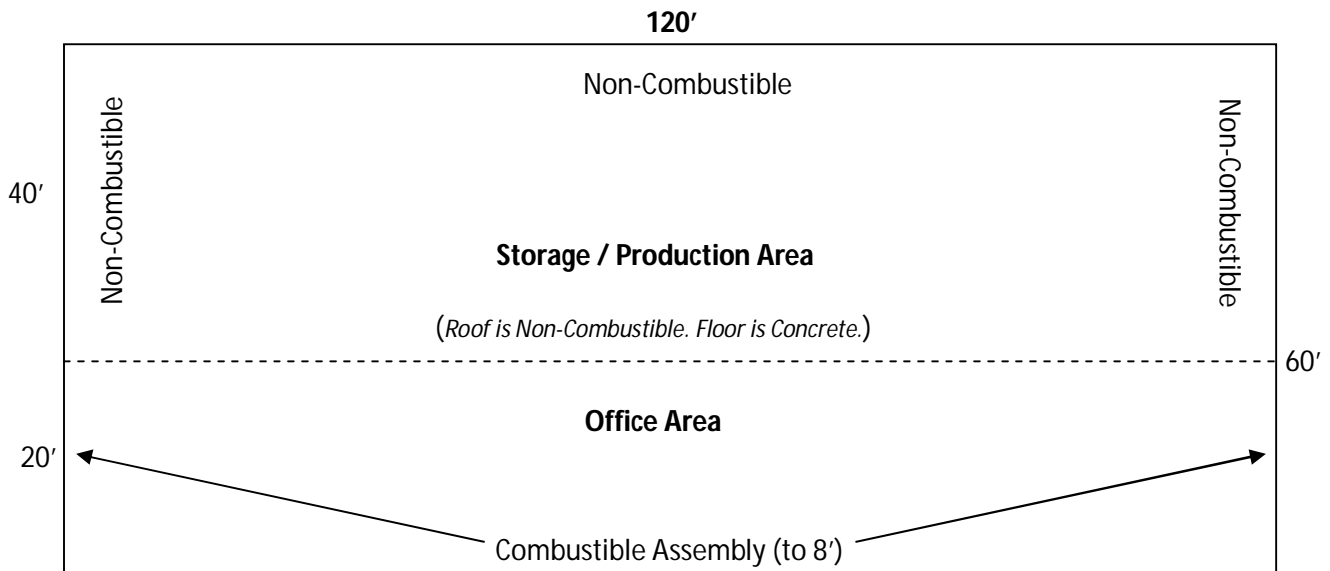


## Mixed Construction Examples

### Example 1: Different Wall Materials

This building is located in an industrial park. This is a one story building measuring 120 feet by 60 feet with a wall height of 10 feet. The front of the building has been converted into office space and the rear is for storage and minor production. When originally built, the walls and roof were all metal siding on metal studs with approved "slow-burning" insulation on the interior of the walls qualifying the building as a construction class "3" structure. Upon moving in, the tenant and landlord installed a dividing wall between the intended office area and the warehouse/production area. Wood paneling was attached to the metal studs in the office area to a height of 8 feet and a drop-panel ceiling installed. The office area is 20 x 110. Does the creation of a frame assembly change the construction class of this building?

Total Exterior Wall Area (360' perimeter x 10 feet tall)	3,600 square feet
Combustible Assembly Wall Area (160' exterior perimeter x 8 feet high)	1,280 square feet (35.6%)
Non-Combustible Wall Area (160' exterior perimeter x 2 feet high) + (200 exterior perimeter x 10 feet high)	2,320 square feet (64.4%)

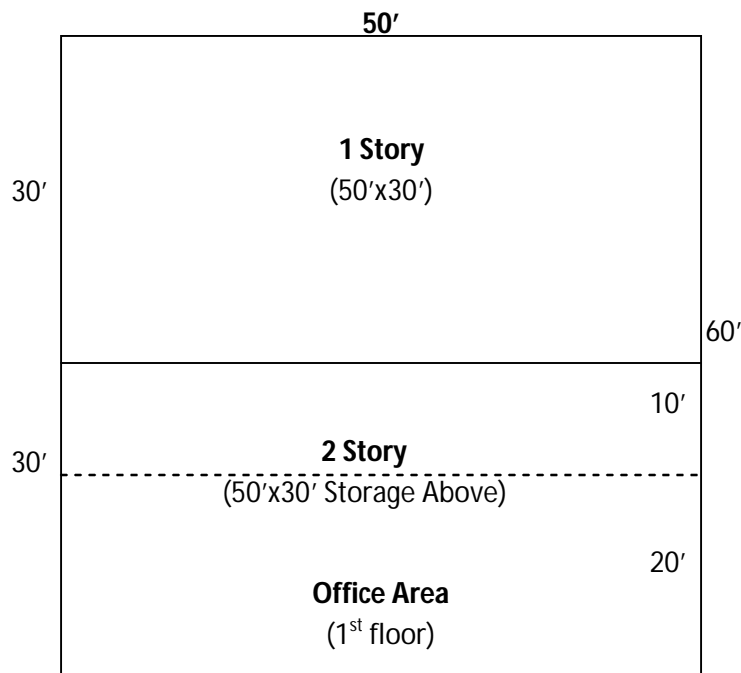


Because the combustible assembly makes up more than 33 1/3% of the total wall area, this building must be rated as a **construction class "1"** rather than the "3" it would have earned otherwise. Had the tenant used drywall rather than wood, the building could have maintained its class "3" construction rating.

## Example 2: Differing Floor and Roof Materials

This structure was originally constructed as a one story, 3000 square foot (50' x 60') structure with 12 inch masonry walls and a non-combustible, built-up tar and gravel roof and a wall height of 20 feet. The building/business owner, due to the need for more storage area, added a 50' x 30' mezzanine storage area over the front office area and extending into part of the work area. The storage area is ¾ inch plywood on top of metal joists – a combustible assembly. Prior to this addition, the building was rated as masonry non-combustible (construction class "4"). How does this addition affect the building's construction class? The answer is based on the combination of the floor and roof area since the exterior walls are all of the same masonry material.

Total Floor and Roof Area (50' x 60')+(50' x 30')	4,500 square feet
Combustible Floor Area (50' x 30')	1,500 square feet (33.33%)
Non-Combustible Roof Area (50' x 60')	3,000 square feet (66.67%)



In this building, the construction class does not change. The reason: the superior non-combustible construction accounts for 66.67% of the combined roof and floor area. Thus the structure **retains its construction class "4" rating**. Had the second floor, combustible-assembly storage area been a greater percentage of the combined roof and floor area, the structure's construction classification would have to be changed to "2." Insureds must be careful when making any additions.