



TEXAS DEPARTMENT OF INSURANCE

Regulatory Policy Division - Engineering Services Program (103-3A)

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Submittal Requirements for Product Evaluation – Exterior Coverings

The Texas Department of Insurance (TDI) will use the information and product requirements requested below to develop a product evaluation report for exterior coverings for use in the designated catastrophe areas along the Texas Gulf Coast. The product evaluation report will identify the product, specify the maximum design pressure limitations, specify lateral load (racking load) limitations (if applicable), describe the tested assembly, specify the applicable installation methods, and specify the fastener specifications used. There is no fee for TDI to evaluate the product. This evaluation does not preclude a Texas licensed professional engineer from using testing information or ICC evaluation reports that have not been submitted to the TDI for certifying compliance with the building specifications adopted by TDI.

1.0 Minimum Information Required for Evaluation

Provide the requested information in the form of a complete and organized package. Mail the package to TDI's address shown at the top of this document. The submittal must include a cover letter and the substantiating information specified in Section 5.0. The cover letter should include the following:

- 1.1 The manufacturer's full name and address
- 1.2 The manufacturer's engineering or technical representative contact, including telephone number, fax number, and e-mail address
- 1.3 Manufacturer's contact phone number for local sales information
- 1.4 The name of the product(s)
- 1.5 A description of the substantiating information as specified in Section 5.0 for each product included in the submittal.
- 1.6 Optional: Provide an electronic version of draft TDI product evaluation report.
- 1.7 Optional: Electronic drawings that illustrate the construction and installation of the product(s) and are consistent with the submitted test data or evaluation information requested by the manufacturer. TDI will include drawings in the evaluation to provide guidance and to clarify the use of the product in the field. Provide one hard copy of the drawings and one electronic copy (PDF) saved to a CD or DVD. TDI may use the electronic copy to post the drawings on the TDI Windstorm Inspections Program Product Evaluation Index website.
- 1.8 Indicate if the submitted information is a new product evaluation or the revision of an existing evaluation. If the information is for a revision, please indicate the existing TDI evaluation number or previous submittal ID number.

2.0 Building Code Requirements for Products

- 2.1 TDI will evaluate products according to the wind load criteria of Chapter 3 of the 2006 International Residential Code (IRC); the wind load criteria of Section 1609 of the 2006 International Building Code (IBC); test standards and performance criteria referenced in the IRC and the IBC and the Texas Revisions to the IRC and the IBC; and nationally recognized test standards or procedures.
- 2.2 Basic design wind speed requirements for construction in the designated catastrophe areas along the Texas Gulf Coast are as follows:
 - Inland II Zone: 110 mph, 3-second gust
 - Inland I Zone: 120 mph, 3-second gust
 - Seaward Zone: 130 mph, 3-second gust
- 2.3 Refer to either Table R301.2(2) of the IRC or ASCE 7 for design wind pressure requirements. The manufacturer should consider that Exposure B and C conditions can occur in each wind zone.

3.0 Product Applicability and Limitations of Evaluation Report

- 3.1 Evaluation of a product does not constitute approval of the product for use on all structures. The design pressure rating of the product (as reported in the TDI evaluation) must exceed the required design pressure required for the specific structure.
- 3.2 TDI will develop the product evaluation report based on the manner in which the product was tested. This includes the attachment of the product to the exterior wall sheathing and/or wall framing. NOTE: Test products as they would be installed in the field. Test products with a test buck or framing utilizing common framing materials and be attached to the test buck or framing with readily available, commonly used fasteners. Note: Minimum 7/16" OSB or 15/32" plywood is recommend for products secured to the wall sheathing.
- 3.3 Products tested that are mechanically attached (fasteners) to OSB will be acceptable on equal or greater thickness plywood at the design pressure rating of the tested assembly.

4.0 Testing and Test Report Minimum Information Requirements

- 4.1 Testing Facility- Test reports shall be developed by testing facilities that comply with one of the following:
 - 4.1.1 Use UL (Underwriters Laboratories) or FM (Factory Mutual) as the test facility
 - 4.1.2 The International Code Council Evaluation Service (ICC-ES) as specified in ICC-ES Acceptance Criteria AC85 must recognize the test facility
 - 4.1.3 Miami-Dade County, Florida must recognize the test facility; or
 - 4.1.4 TDI must accept the test facility. TDI will accept test facilities that are accredited as complying with ISO/IEC Standard 17025 by the International Accreditation Service (IAS) or by any other accreditation body recognized by the International Laboratory Accreditation Cooperative (ILAC) Mutual Recognition Agreement (MRA). The scope of the accreditation shall include the type of testing covered in the submitted test reports.

Manufacturer's test facility: If the manufacturer performs in-house testing, then the manufacturer shall have the testing conducted under the supervision of an independent testing facility that qualifies under Sections 4.1.1 through 4.1.4. The supervising party must prepare and issue the test report.

TDI reserves the right to request that the testing facility provide documentation to verify compliance with Sections 4.1.1 through 4.1.4.

- 4.2 Test masonry and Stone Veneer Siding: Proprietary masonry and stone veneer siding products in accordance with ASTM E 330.
EXCEPTION: Conventional masonry and stone veneer is not required to be tested. Design the attachment of the ties to the wall substrate to resist the required wind loads.
- 4.3 Test the exterior insulation and finish systems in accordance with ASTM E 330.
- 4.4 Test vinyl siding in accordance with ASTM D 5206. Determine the allowable design pressures in accordance with Annex A1 of ASTM D 3679.

Test the vinyl siding as it is installed in the field, with fasteners penetrating into either wall sheathing (OSB or plywood) or into wall studs. The evaluation report specifies the wall stud spacing if fasteners penetrate into the wall studs.

Test vinyl soffits in accordance with ASTM D 5206. Determine allowable design pressures in accordance with Annex A1 of ASTM D 3679.

- 4.5 Fiber Cement Siding:
 - 4.5.1 Test lap siding in accordance with ASTM E 330.
 - 4.5.2 Test panel siding in accordance with ASTM E 330.
- 4.6 Lap and Panel Siding:

- 4.6.1 Test lap siding in accordance with ASTM E 330.
- 4.6.2 Test panel siding in accordance with ASTM E 330. Test panel siding used for lateral load resistance in accordance with ASTM E 72.
- 4.7 Test proprietary stucco products in accordance with ASTM E 330.
EXCEPTION: TDI does not require testing on conventional stucco. Design the attachment of the metal lath to the wall substrate to resist the required wind loads.
- 4.8 Test formed metal panels in accordance with either UL 1897, UL580, ASTM E 1592, FM 4450, or FM 4470.
- 4.9 Test formed shingles, shakes, slate, or tiles in accordance with either UL 1897, UL580, FM 4450, FM 4470, ASTM E 330, or ASTM E 1592.
- 4.10 Test wood shakes and shingles in accordance with either UL 1897, UL580, FM 4450, FM 4470, or ASTM E 330.
- 4.11 Test Reports: The independent test laboratory should develop the test report. The test report must include the following minimum information:
 - Date of testing
 - Date of report
 - Test standards for which the product was tested
 - Description of the product (include product name)
 - Description of each component of the exterior covering (include dimensions, thickness, material)
 - Thickness and type of wall sheathing (if the product is secured to the wall sheathing)
 - Spacing and species of wall studs
 - Description of fasteners or adhesive material used during testing to secure the exterior covering to the wall sheathing or to the wall framing. For fasteners, include the type, size, length, and spacing. For adhesive, include the specifications of the adhesive, the adhesive type, and the application of the adhesive
 - Test result criteria as required by the applicable test standard.
- 4.12 Safety Factor: The TDI will apply an appropriate safety factor to the test loads specified in the test reports.

5.0 Substantiating Information

- 5.1 Include the following information as part of the submittal package for each product:
 - Cover letter as described in Section 1.0
 - Test reports in accordance with Section 4.0
 - Lab stamped drawings that go with test reports
 - Installation instructions

6.0 Expiration and Renewal of Product Evaluation Reports

- 6.1 The TDI will utilize a test report while it is current, the test standards that the product was tested to have not changed, the test standards for the product required by the building specifications adopted by the TDI have not changed and, the product specified in the test report has not changed.
- 6.2 The TDI reserves the right to request verification from the product manufacturer that the product specified in the test report has not changed.
- 6.3 If the test report indicates an expired expiration date, then revise the test report to either remove the expiration date, change the expiration date, or add a record retention date.
- 6.4 If the test report indicates an expiration date within six months of expiring, then the TDI reserves the right to request that you revise the test report to either remove the expiration date, change the expiration date, or add a record retention date.
- 6.5 For an initial product evaluation, if the test report does not indicate an expiration date or if it specifies a record retention date, then the TDI reserves the right to refuse to utilize the test report if the test

laboratory is not able to provide information relative to the testing of the product specified in the test report.

- 6.6 For the renewal of an existing product evaluation, if the test report does not indicate an expiration date or if it specifies a record retention date, then the TDI may continue to utilize the test report if no changes have occurred in the product.
- 6.7 The evaluation report will be subject to re-evaluation a maximum of four years from the effective date of the evaluation report. The re-evaluation date in the evaluation report could be less than four years from the effective date of the evaluation report, depending on the date of test specified in the test report or if the test report has an expiration date.
- 6.8 The evaluation report will indicate the month and year of the re-evaluation