

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

FIRE PROTECTION CLASSES

These pages provide Public Fire Protection Class (1-10) based on ISO's Public Protection Class Manual.

- City, Town or Fire District listings are organized alphabetically by county.

The indicated Protection Class contemplates certain distances from the responding fire station and the hydrant. Remember, it is the responding fire department that governs this rating, not the mailing address.

- If a fire protection class rating **does not have a plus “+”** the stated class applies to **all** class rated risks within the boundaries of the city, town or fire district.
- If a fire protection class **has a plus “+”** the class shown applies **only if within 5 road miles** of responding fire station and **within 1000 feet** from hydrant;
 - Class **“8B”** community water supply **must** deliver **uninterrupted** minimum fire flow of **200 gpm for 20 minutes**. For rating purposes a grade **“8”** will be applied.
 - Class **“9”** if **within 5 road miles** of responding fire station but **over 1000 feet** from hydrant;
 - Class **“10”** if **over 5 road miles** from responding fire station. Class **“10”** also applies to unincorporated areas not contained within a Fire District or OPA.

Note 1: Cities and towns not included in the listing may be within Fire Districts

Note 2: Hydrant distance requirement does not apply when an alternate creditable water supply is available. These exceptions will be noted under specific communities where applicable.

Note 3: The PPC ratings in “()” have been added for ease of reference. In most cases, the PPC is cross-referenced to a corresponding Fire District.

SEACOAST and INLAND “EC” WIND ZONES

Personal Lines – Properties located in Wind Zone 1 must have “Windstorm Exterior Paint or Waterproofing Exclusion – Seacoast – Florida” endorsement attached or included in the policy.

Commercial Lines – The proper “Wind Zone” (1-6) is needed to determine the premium for Group II perils. When more than one “Wind Zone” applies in a county, definitions are provided to determine the applicable zone.

BUILDING CODE EFFECTIVENESS GRADING SCHEDULE

County BCEGS listings appear in bold text. All other BCEGS ratings appear in regular text.

The Building Code Effectiveness Grading Schedule (BCEGS) assesses the effectiveness of enforcement and adequacy of building codes in a particular community, with special emphasis on mitigation of losses from natural hazards. A BCEGS grade of 1 (best) to 10 is assigned to each participating municipality. Municipalities with building codes that are well enforced should demonstrate better loss experience and a better grade.. Premium credits, if applicable, may be derived from these designated BCEGS grades.

- A grade of **“98”** will be assigned to communities that have elected **not to participate** in the BCEGS program and will receive a premium surcharge.
- A grade of **“99”** will be assigned to properties in communities that have **not been graded**.

When a building in a community is built to a building code that is superior to that of the community in which it is located, an individual grading may be assigned. (See Manual rules for further details)

Note: BCEGS grade is the same for Personal and Commercial Lines unless displayed with exception. Counties with an entire community “shaded” represent a revision. Areas highlighted in yellow indicate an exact change.

IMPORTANT: a Fire District, OPA or Military Base will not have a BCEGS rating.
REFERENCE CITIZENS UNDERWRITING MANUAL FOR ADDITIONAL INFORMATION

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ALACHUA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Alachua	0100	5+	-	4	4 – 1995 6 – 1996 4 – 1999
Alachua County BCEGS – Includes all unincorporated areas	010	-	-	4	4 – 1995
Alachua County FD – Includes Jonesville FD	010	4+	-	4	-
Alachua OPA	010	-	5+	4	-
Archer	010	7+	-	4	4 – 1995
Archer OPA	010	-	7+	4	-
Cross Creek FD	010	9+	-	4	-
Evinston – See Micanopy OPA	010	-	(9+)	4	4 – 1995
Fairbanks – See Waldo OPA	010	-	(6+)	4	4 – 1995
Gainesville – Gainesville Fire Station 6 is not recognized.	010	3+	-	4	4 – 1995 3 – 2005
Gainesville OPA	010	-	4+	4	-
Grove Park – See Hawthorne OPA	010	-	(9+)	4	4 – 1995
Hague – See Alachua OPA	010	-	(5+)	4	4 – 1995
Hawthorne	010	6+	-	4	4 – 1995
Hawthorne OPA	010	-	9+	4	-
High Springs	010	6+	-	4	4 – 1995 5 – 2010
High Springs OPA	010	-	6+	4	-
Island Grove – See Cross Creek FD	010	(9+)	-	4	4 – 1995
La Crosse – See La Crosse FD	010	(9+)	-	4	4 – 1995
La Crosse FD	010	9+	-	4	-
Melrose FD	010	5+	-	4	-
Micanopy	010	6	-	4	4 – 1995
Micanopy OPA	010	-	9+	4	-
Newberry	010	5+	-	4	4 – 1995 5 – 1996 4 – 2006 4 – 2012 3 – 2012
BCEGS – Personal BCEGS - Commercial					
Newberry OPA	010	-	9+	4	-
Orange Heights – See Melrose FD	010	(5+)	-	4	4 – 1995
Santa Fe – See La Crosse FD	010	(9+)	-	4	4 – 1995

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ALACHUA COUNTY					
CITY, TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Waldo	010	6	-	4	4 – 1995 8 – 1996 4 – 2012
Waldo OPA	010	-	6+	4	-
Windsor – See Windsor FD	010	(9+)	-	4	4 – 1995
Windsor FD	010	9+	-	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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BAKER COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Baker County BCEGS – Includes all unincorporated areas	020	-	-	4	5 – 1996 3 – 2005 5 - 2011
Baker County FD-Baker County Fire Administration Station is not recognized.	020	5+	-	4	-
Glen St Mary –See Baker County FD	020	(5+)	-	4	5 – 1996 3 – 2005 5 - 2011
Macclenny	020	4	-	4	4 – 1996 5 - 2012
Olustee – See Baker County FD	020	(5+)	-	4	5 – 1996 3 – 2005 5 - 2011
Sanderson – See Baker County FD	020	(5+)	-	4	5 – 1996 3 – 2005 5 - 2011
Taylor – See Baker County FD	020	(5+)	-	4	5 – 1996 3 – 2005 5 - 2011
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County					

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BAY COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bay County BCEGS - Includes all unincorporated areas BCEGS - Personal Lines BCEGS - Commercial Lines	030,035	-	-	2,3	4 – 1995 8 – 2006 4 – 2007 3 – 2010 7 – 2006 3 – 2007 3 - 2010
Bayou George FD – Includes Bayou George	035	6+	-	3	-
Bear Creek Youngstown FD - Includes Youngstown	035	8B/10	-	3	-
Callaway BCEGS – Personal Lines BCEGS – Commercial Lines	035	5	-	3	4 – 1995 4 – 2000 8 – 2006 5 – 2008 7 – 2006 5 – 2008
Callaway OPA - Class 5 may be credited within 1000 ft of certain water supply suction points	035	-	5+	3	-
Green Hills Fountain FD – Includes Fountain	035	8B/10	-	3	-
Hiland Park FD – Includes Cedar Grove, Lynn Haven OPA	035	3+	-	3	-
Lynn Haven	035	3	-	3	4 – 1995 5 – 1997 4 – 2002 3 – 2012
Mexico Beach	030	5	-	2	4 – 1995 4 – 2006
Mexico Beach OPA	030	-	9+	2	-
NSWC Panama City	030	5	-	2	-
Northwest Side FD	035	4+	-	3	-
Panama City – Includes Panama City FPSA 1 and 2 BCEGS - Personal Lines BCEGS - Commercial Lines	035	3+	-	3	4 – 1995 8 – 2006 4 – 2007 3 – 2010 7 – 2006 3 – 2007 3 - 2010

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BAY COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Panama City Beach	030	4+	-	2	4 – 1995 6 – 1996 5 – 2000 4 – 2007
Parker	035	5	-	3	4 – 1995
BCEGS - Personal Lines					8 - 2006 4 – 2007 3 – 2010
BCEGS - Commercial Lines					7 - 2006 3 - 2007 3 - 2010
Sand Hills FD	035	9+	-	3	-
Southport FD	035	5+	-	3	-
Springfield					4 – 1995
BCEGS - Personal Lines					8 - 2006 4 – 2007 3 – 2010
BCEGS - Commercial Lines	035	6	-	3	7 - 2006 3 – 2007 3 - 2010
Thomas Drive FD	030	6+	-	2	-
Tyndal Air Force Base – Military	030	5+	-	2	-
West Bay Woodville FD – Includes West Bay FD & West Bay	030,035	6+	-	2,3	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of the North Bank of the Intracoastal Waterway Zone 3 – Remainder of County					

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BRADFORD COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bradford County BCEGS – Includes all unincorporated areas	040	-	-	4	5 – 1996 4 – 2012
Brooker	040	6+	-	4	5 – 1996 4 – 2012
Brooker OPA	040	-	6+	4	-
Graham – See Hampton FD	040	(8+)	-	4	5 – 1996 4 – 2012
Hampton – See Hampton FD	040	(8+)	-	4	5 – 1996 4 – 2012
Hampton FD	040	8+	-	4	-
Heilbronn Springs FD	040	8B/10	-	4	-
Keystone Heights – See Theresa FD BCEGS – See Clay County	040	(9+)	-	4	5 – 1996 4 - 2011
Lawtey	040	6	-	4	5 – 1996 4 – 2012
Lawtey OPA	040	-	6+	4	-
New River FD	040	9+	-	4	-
Starke	040	5	-	4	5 – 1996 4 – 2012
Theresa FD	040	9+	-	4	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County</p>					

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BREVARD COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bellwood – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Bonaventure – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Brevard County BCEGS – includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	050,055	-	-	2,3	4 – 1995 4 - 2012 3 - 2012
Brevard County FD	050,055	4+	-	2,3	-
Cape Canaveral BCEGS – Personal Lines BCEGS – Commercial Lines	050	4	-	2	4 – 1995 3 – 1996 4 – 2009 3 – 2009
Cape Canaveral Air Force Station – Military	050	5+	-	2	-
Cape Canaveral OPA	050	-	4	2	-
City Point – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Cocoa	055	4	-	3	4 – 1995 3 – 1996 4 – 2002 3 – 2007
Cocoa Beach	050	2	-	2	4 – 1995 98 – 1997 4 – 2003
Courtenay – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Frontenac – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012

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BREVARD COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Georgiana – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Grant Valkaria– See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Indialantic	050	4	-	2	4 – 1995 5 – 1996 4 – 2007
Indian Harbour Beach BCEGS – Personal Lines BCEGS – Commercial Lines	050	4	-	2	5 – 1995 4 – 2005 4 - 2012 3 - 2012
John F Kennedy Space Center – Military	050	5+	-	2	-
Kennedy Space Center – See JFK Space Center	050	(5+)	-	2	-
Malabar – Class 4 may be credited within 1000 feet of certain water supply suction points BCEGS – Personal Lines BCEGS – Commercial Lines	055	4/8B	-	3	4 – 1995 6 – 1996 4 – 1999 4 – 2009 3 – 2009
Melbourne	050,055	2	-	2,3	3 – 1995
Melbourne Beach	050	4	-	2	4 – 1995 3 – 1996 4 - 2012
Melbourne Village – See Brevard County FD	055	(4+)	-	3	4 – 1995 6 – 1996 4 – 2002 6 – 2008 5 – 2011
Micco – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Mims – See Brevard County FD BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 – 1995 4 - 2012 3 - 2012
Palm Bay	055	3+	-	3	4 – 1995 3 – 2003 4 – 2009

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CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Palm Shores – See Brevard County FD	055	(4+)	-	3	4 – 1995 8 – 1996 6 – 1999 5 - 2010
Patrick Air Force Base – Military	050	5	-	2	-
Pineda – See Brevard County FD					4 – 1995
BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 - 2012 3 - 2012
Port Saint John – See Brevard Co FD					4 – 1995
BCEGS – Personal Lines BCEGS – Commercial Lines	050/055	(4+)	-	2,3	4 - 2012 3 - 2012
Rockledge					4 – 1995 4 – 1996 3 – 2007 4 – 2011 3 - 2011
BCEGS – Personal Lines BCEGS – Commercial Lines	055	3	-	3	
Satellite Beach					3 – 1995 4 – 2009 3 – 2009
BCEGS – Personal Lines BCEGS – Commercial Lines	050	3	-	2	
Scottsmoor – See Brevard County FD					4 – 1995
BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 - 2012 3 - 2012
Sharpes – See Brevard County FD					4 – 1995
BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	4 - 2012 3 - 2012
Titusville					3 – 1995 4 – 2009 3 – 2009
BCEGS – Personal Lines BCEGS – Commercial Lines	055	4+	-	3	
West Melbourne – See Brevard County FD					4 – 1995 3 – 1998 4 – 2009 4 – 2012 3 - 2012
BCEGS – Personal Lines BCEGS – Commercial Lines	055	(4+)	-	3	
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas East of the West Bank of the Indian River Zone 3 – Remainder of County					

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BROWARD COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Broward County BCEGS – Includes all unincorporated areas	060	-	-	1	4 – 1995 3 – 2007
Broward County FD – Class 3 may be credited within 1000 ft of certain water supply suction points	060	3+	-	1	-
Coconut Creek	060	2	-	1	4 – 1995 3 – 2007 4 - 2009
Cooper City-Includes Cooper City OPA BCEGS – Personal Lines BCEGS – Commercial Lines	060	3+	-	1	3 – 1995 2 – 1997 3 – 2009 2 – 2009
Coral Springs	060	3	-	1	4 – 1995 3 – 1996
Dania Beach	060	2	-	1	4 – 1995 3 – 2007
Davie – Class 5 may be credited within 1000 ft of certain water supply suction points. Hydrant distance requirement does not apply due to an alternate, creditable water supply. BCEGS – Personal Lines BCEGS – Commercial Lines	060	3	-	1	4 – 1995 4 – 1997 3 – 2002 4 – 2007 3 – 2007
Davie OPA - Class 5 may be credited within 1000 ft of certain water supply suction points	060	-	5+	1	-
Deerfield Beach – Deerfield Beach Fire Station 111 is not recognized.	060	2	-	1	4 – 1995 3 – 2003
Ft Lauderdale	061	3	-	1	4 – 1995 3 – 1997
Hallandale Beach – Hallandale Beach Station #90 is not recognized BCEGS – Personal Lines BCEGS – Commercial Lines	060	2	-	1	4 – 1995 4 – 2003 3 – 2003
Hillsboro Beach – Includes Deerfield Beach OPA	060	3	-	1	4 – 1995 3 – 2007
Hollywood	060	1	-	1	3 – 1995
Hollywood OPA	060	-	1	1	-
Lauderdale By The Sea	060	3	-	1	4 – 1995 3 – 2007
Lauderdale Lakes	060	3	-	1	4 – 1995 3 – 1999
Lauderhill	060	2	-	1	4 – 1995 3 – 2007

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BROWARD COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Lazy Lake	060	3	-	1	4 – 1995 3 – 2007
Lighthouse Point BCEGS – See Deerfield Beach 1997 and 2003	060	3	-	1	5 – 1995 4 – 1997 3 – 2003
Margate BCEGS – Personal Lines BCEGS – Commercial Lines	060	1	-	1	4 – 1995 4 – 2004 3 – 2004
Miramar	060	5	-	1	4 – 1995 3 – 2000
North Lauderdale	060	3	-	1	4 – 1995 3 – 2007 4 - 2009
Oakland Park	060	3	-	1	4 – 1995 3 – 2007 4 – 2009
Parkland BCEGS – Personal Lines BCEGS – Commercial Lines	060	3+	-	1	4 – 1995 3 – 1997 3 – 2005 2 – 2005 4 - 2011
Pembroke Park – Class 5 may be credited within 1000 feet of certain water supply suction points	060	5	-	1	4 – 1995 4 – 1997
Pembroke Pines	060	1	-	1	3 – 1995
Plantation	060	2	-	1	4 – 1995 3 – 1997 4 – 2010
Pompano Beach	060	3	-	1	3 – 1995 4 - 2011
Sea Ranch Lakes	060	3	-	1	4 – 1995 98 – 1996
Seminole Tribe – See Hollywood OPA	060	-	(1)	1	4 – 1995 98 – 1996
Southwest Ranches –See Broward Co FD	060	(3+)	-	1	4 – 1995 3 – 2007 3 – 2009
Southwest Ranches –See Davie OPA	060	-	(5+)	1	4 – 1995 3 – 2007 3 – 2009

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BROWARD COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Sunrise BCEGS – Personal Lines BCEGS – Commercial Lines	060	2	-	1	3 – 1995 2 – 2004 4 – 2011 3 - 2011
Tamarac	060	2	-	1	4 – 1995
West Park –See Broward Co FD BCEGS – See Broward Co 2007	060	(3+)	-	1	3 - 2009
Weston – Class 2 may be credited within 1000 feet of certain water supply suction points	060	2	-	1	4 – 1995 3 – 2006
Wilton Manors	060	3	-	1	4 – 1995 3 – 2007 4 – 2009
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 1 – Entire County					

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CALHOUN COUNTY					
CITY, TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Altha	070	8	-	4	9 – 1997 5 – 2001
Altha OPA – Includes Chason	070	-	9+	4	-
Blountstown	070	6	-	4	9 – 1997 6 – 2002
Calhoun County BCEGS – Includes all unincorporated areas	070	-	-	4	9 – 1997 5 – 2001
Carr Clarksville FD – Includes Clarksville	070	9+	-	4	-
Kinard FD – Includes Kinard	070	8+	-	4	-
Magnolia FD - Includes Blountstown OPA - Class 7 may be credited within 1000 ft of certain water supply suction points	070	7+	-	4	-
Mossy Pond FD	070	9+	-	4	-
Nettle Ridge FD - Includes Blountstown OPA	070	8B/10	-	4	-
Scotts Ferry FD	070	9+	-	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County					

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CHARLOTTE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Boca Grande FD	080	4	-	2	-
Charlotte County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS – Commercial	080,085	-	-	2,3	3 – 1996 4 – 2008 3 – 2008 3 - 2010
Charlotte County FD –Includes Charlotte Harbor, Cleveland, El Jobean, and Port Charlotte. Hydrants on the Bocilla water system are not recognized	080,085	4+	-	2,3	-
Englewood FD – Includes New Point Comfort and Placida.	080	4+	-	2	-
Punta Gorda BCEGS – Personal Lines BCEGS – Commercial Lines	085	3	-	3	3 – 1996 3 – 2007 4 – 2007 3 - 2010
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas West of Myakka River and Charlotte Harbor Zone 3 – Remainder of County</p>					

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CITRUS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Chassahowitzka - See Citrus County FD	090	(4+)	-	2	4 – 1996 3 – 2007
Citrus County BCEGS - Includes all unincorporated areas	090,095	-	-	2,3	4 – 1996 3 – 2007
Citrus County FD – Includes Beverly Hills FD, Chassahowitzka FD, Citrus Springs FD, Connell Heights FD, Derosa Plaza FD, Floral City FD, Hernando FD, Highlands FD, Homosassa FD, Inverness FD, Ozello FD. Hydrants on the Spring Gardens, Gospel Island, Lakeside Country Club, Point O’Woods, Rosemount Rolling Green, and Tarawoods Water Systems are not recognized.	090,095	4+	-	2,3	-
Citrus Springs – See Citrus County FD	095	(4+)	-	3	4 – 1996 3 – 2007
Crystal River	095	5	-	3	5 – 1996 3 – 2007 4 - 2011
Crystal River FD	095	5+	-	3	-
Floral City – See Citrus County FD	095	(4+)	-	3	4 – 1996 3 – 2007
Holder – See Citrus County FD	095	(4+)	-	3	4 – 1996 3 – 2007
Homosassa – See Citrus County FD	090	(4+)	-	2	4 – 1996 3 – 2007
Homosassa Springs – See Citrus County FD	090,095	(4+)	-	2,3	4 – 1996 3 – 2007
Inverness	095	4+	-	3	5 – 1996 4 – 2007
Red Level – See Citrus County FD	090,095	(4+)	-	2,3	4 – 1996 3 – 2007
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Chassahowitzka, Ozello and Homosassa and any other towns or communities lying wholly West of US Hwy 19 Zone 3 – Remainder of County</p>					

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CLAY COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Camp Blanding – Military	100	5+	-	4	-
Clay County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	100	-	-	4	4 – 1995 4 – 2004 3 – 2004 4 - 2011
Clay Co FD – Hydrants on the Pier Station and Postmaster Village water systems are not recognized. Class 5 may be credited within 1000 ft of certain water supply suction points. Formerly Clay Hill FD, Doctors Inlet FD, Fleming Island FD, Green Cove Springs OPA, Keystone Heights FD, Kingsley Lake FD, Lake Asbury FD, McRae FD, Meadowbrook-Belleair FD, Middleburg FD, Penney Farms OPA and Virginia Village FD.	100	5+	-	4	-
Green Cove Springs – Class 4 may be credited within 1,000 ft of certain water supply suction points. BCEGS – Personal Lines BCEGS – Commercial Lines	100	4	-	4	4 – 1995 5 – 2004 4 – 2004 4 - 2011
Keystone Heights – See Clay Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	100	(5+)	-	4	4 – 1995 4 – 2004 3 – 2004 4 - 2011
Orange Park	100	4	-	4	4 – 1995 5 – 2004 4 - 2011
Penney Farms BCEGS – Personal Lines BCEGS – Commercial Lines	100	6+	-	4	4 – 1995 6 – 2004 5 – 2004 4 - 2011
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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COLLIER COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Big Corkscrew Island FD - Hydrant distance requirement does not apply due to an alternate, creditable water supply.	110	5+	-	2	-
Collier County BCEGS – Includes all unincorporated areas	110	-	-	2	4 – 1995
Copeland – See Ochopee FD	110	(6+)	-	2	4 – 1995
East Naples FD – Class 4 may be credited within 1000 ft of certain water supply suction points	110	4+	-	2	-
Everglades City – See Ochopee FD	110	(6+)	-	2	4 – 1995 5 – 1996 4 – 2007 98 - 2011
Golden Gate FD – Hydrant distance requirement does not apply due to an alternate, creditable water supply.	110	4+	-	2	-
Immokalee FD – Includes Sunniland	110	5+	-	2	-
Isles of Capri FD	110	4	-	2	-
Marco Island	110	4	-	2	4 – 1995 5 – 1999 4 – 2006
Marco Island OPA – Includes Goodland	110	-	4+	2	-
Naples	110	2	-	2	3 – 1995
North Naples FD – Hydrant distance requirement does not apply due to an alternate, creditable water supply.	110	3	-	2	-
Ochopee – See Ochopee FD	110	(6+)	-	2	4 – 1995
Ochopee FD– Ochopee Fire Station 66 is not recognized.	110	6+	-	2	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 2 – Entire County					

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COLUMBIA COUNTY					
CITY, TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Columbia County BCEGS – Includes all unincorporated areas	120	-	-	4	5 – 1996 3 – 2000 4 – 2007
Columbia County FD – Includes Columbia City FD, Deep Creek FD, Ellisville FD, High Springs OPA, Lake City OPA, Lulu FD, Pinemount FD, South Columbia FD and Suwannee Valley Winfield FD	120	5+	-	4	-
Ellisville – See Columbia County FD	120	(5+)	-	4	5 – 1996 3 – 2000 4 – 2007
Fort White	120	4+	-	4	5 – 1996 3 – 2000 4 – 2007
Lake City	120	3+	-	4	4 – 1995 3 – 2004 4 – 2010
Mikesville – See Columbia County FD	120	(5+)	-	4	5 – 1996 3 – 2000 4 – 2007
Myrtis – See Columbia County FD	120	(5+)	-	4	5 – 1996 3 – 2000 4 – 2007
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

DESOTO COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Arcadia	140	4	-	3	4 – 1996 3 – 2001 4 – 2006
Brownville – See DeSoto Co FD	140	(4/8B)	-	3	4 – 1996 3 – 2001 4 – 2006
DeSoto County BCEGS – Includes all unincorporated areas	140	-	-	3	4 – 1996 3 – 2001 4 – 2006
DeSoto County FD – Class 4 may be credited within 1000 ft of certain water supply suction points.	140	4/8B	-	3	-
Fort Ogden – See DeSoto Co FD	140	(4/8B)	-	3	4 – 1996 3 – 2001 4 – 2006
Nocatee – See DeSoto Co FD	140	(4/8B)	-	3	4 – 1996 3 – 2001 4 – 2006
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 3 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

DIXIE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Cross City BCEGS – Personal BCEGS – Commercial	155	5	-	3	5 – 1996 5 – 2007 4 – 2007
Cross City OPA – Hydrants on the Suwannee Lumber Company water system are not recognized.	155	-	5/8B	3	-
Dixie County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS – Commercial	150,155	-	-	2,3	5 – 1996 5 – 2007 4 – 2007
Dixie County FD 1	155	9+	-	3	-
Hatchbend FD	155	9+	-	3	-
Horseshoe Beach	150	7+	-	2	5 – 1996 4 – 2000
Horseshoe Beach District 61	150	9+	-	2	-
Jena District 51	150,155	6+	-	2,3	-
Old Town FD – Includes Old Town	150,155	9+	-	2,3	-
Suwannee FD	150	9+	-	2	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Horseshoe Beach, Jena, Stewart City, Suwanee and any other towns or communities lying wholly South or West of US Hwy 19 Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

DUVAL COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Atlantic Beach-See Jacksonville OPA	165	-	(3/8B)	2	3 – 1995
Baldwin-See Jacksonville OPA	160	-	(3/8B)	4	98 – 1997 6 – 2002 5 – 2007 4 – 2012
Duval County BCEGS – See individual community listings	160,161 162,165	-	-	2,4	-
Jacksonville – Fire Stations 38, 39, 46, 60 and Rescue Stations 4, 15, & 71 are not recognized. A territory multiplier which reflects the loss experience of this jurisdiction applies. Refer to the Commercial Lines and Personal Lines Manuals for additional loss cost information. BCEGS – Personal BCEGS - Commercial	162,161	3/8B	-	2,4	6 – 1996 3 – 2001 4 – 2008 3 – 2008
Jacksonville OPA-Fire Station 46 is not recognized.	165,160	-	3/8B	2,4	-
Jacksonville Beach	165	3	-	2	4 – 1995 3 – 1996 4 - 2010
Jacksonville Naval Air Station – Military	161	5	-	4	-
Mayport Naval Station – Military	162	5	-	2	-
Neptune Beach-See Jacksonville OPA	165	-	(3/8B)	2	4 – 1996 3 – 2002 4 – 2009
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas East of the West Bank of the Intracoastal Waterway Zone 4 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

ESCAMBIA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Beach Haven – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Beulah – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Brent – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Cantonment – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Century – Station 18A is not recognized. BCEGS – Personal BCEGS – Commercial	175	5+	-	3	3 – 1995 4 – 2007 3 – 2007
Corry Field – Military	175	5	-	3	-
Ensley – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Escambia County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS – Commercial	170,175	-	-	2,3	3 – 1995 4 – 2007 3 – 2007
Escambia County Fire Rescue - Station 18A is not recognized.	170,175	5+	-	2,3	-
Ferry Pass – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Gulf Beach – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
McDavid – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Millview – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Molino – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Navarre Beach FD	170	5	-	2	-

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

ESCAMBIA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Pensacola – Fire Station 7 is not recognized BCEGS - Personal Lines BCEGS - Commercial Lines	171	2	-	3	3 – 1995 7 – 2005 6 – 2005 5 - 2011
Pensacola Beach – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	170	(5+)	-	2	3 – 1995 4 – 2007 3 – 2007
Pensacola Naval Air Station – Military	175	5	-	3	-
Pleasant Grove – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Saufley Field – Military	175	5	-	3	-
South Flomaton – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
Walnut Hill – See Escambia County Fire Rescue BCEGS – Personal BCEGS – Commercial	175	(5+)	-	3	3 – 1995 4 – 2007 3 – 2007
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of the North Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

FLAGLER COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Beverly Beach	180	3+	-	2	5 – 1996 6 – 1997 4 – 2002 98 – 2007
Bunnell	185	5/8B	-	3	4 – 1996
Dupont – See Flagler Co FD	185	(3+)	-	3	5 – 1996 6 – 1998 4 – 2004 3 – 2009
Flagler Beach	180,185	5	-	2,3	4 – 1996 3 – 2009
Flagler County BCEGS – Includes all unincorporated areas	180,185	-	-	2,3	5 – 1996 6 – 1998 4 – 2004 3 – 2009
Flagler Co FD - Class 3 may be credited within 1000 ft of certain water supply suction points. Hydrants on the Holiday Travel Park water system are not recognized. Hydrants in Marineland are not recognized.	180,185	3+	-	2,3	-
Korona – See Flagler Co FD	185	(3+)	-	3	5 – 1996 6 – 1998 4 – 2004 3 – 2009
Marineland-Hydrants in Marineland are not recognized.	180	9	-	2	5 – 1996 6 – 1998 4 – 2004 3 – 2009
Palm Coast BCEGS – Personal Lines BCEGS – Commercial Lines	185	4+	-	3	5 – 1996 6 – 1998 4 – 2002 4 – 2007 3 – 2007
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas East of the West Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

FRANKLIN COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Alligator Point FD	190	6+	-	2	-
Apalachicola	190	6	-	2	5 – 1996 6 – 1998 5 – 2002
Apalachicola OPA	190	-	6+	2	-
Carrabelle	190	6	-	2	5 – 1996 6 – 1999 7 – 2006 5 – 2008 4 - 2010
Carrabelle OPA	190	-	6+	2	-
Dog Island FD	190	9	-	2	-
Eastpoint FD	190	7+	-	2	-
Franklin County BCEGS – Includes all unincorporated areas	190	-	-	2	5 – 1996 6 – 1999 8 – 2006 4 - 2010
Lanark Village – See Saint James Lanark FD	190	(5+)	-	2	5 – 1996 6 – 1999 8 – 2006 4 – 2010
Saint George Island – See Saint George Island FD	190	(6+)	-	2	5 – 1996 6 – 1999 8 – 2006 4 – 2010
Saint George Island FD	190	6+	-	2	-
Saint James Island – See Saint James Lanark FD	190	(5+)	-	2	5 – 1996 6 – 1999 8 – 2006 4 – 2010
Saint James Lanark FD	190	5+	-	2	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 2 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

GADSDEN COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Chattahoochee – Excludes Florida State Hospital	200	6+	-	4	2 – 1995 3 – 1998
Chattahoochee OPA – Hydrants on the Talquin water system or in Rosedale are not recognized	200	-	6+	4	-
Concord – See Concord FD	200	(6+)	-	4	2 – 1995 3 – 1998
Concord FD – Includes Coonbottom FD. Class 7 may be credited within 1000' of certain water supply suction points. Hydrants on the Talquin Electric Cooperative Water System are not recognized.	200	6+	-	4	-
Gadsden County BCEGS – Includes all unincorporated areas	200	-	-	4	2 – 1995 3 – 1998
Greensboro	200	6+	-	4	2 – 1995 3 – 1998
Greensboro OPA –Single outlet hydrants on the Talquin Electric Cooperative Water System are not recognized.	200	-	6+	4	-
Gretna – Single outlet hydrants are not recognized.	200	7+	-	4	2 – 1995 98 – 1997 3 – 2003
Gretna OPA – Single outlet hydrants are not recognized.	200	-	7+	4	-
Havana	200	7+	-	4	2 – 1995 3 – 1998
Havana OPA	200	-	7+	4	-
Hinson – See Concord FD – See Havana OPA	200	(6+)	(7+)	4	2 – 1995 3 – 1998
Midway – Single outlet hydrants are not recognized.	200	6+	-	4	2 – 1995 3 – 1998 98 – 2003
Midway OPA – Single outlet hydrants are not recognized.	200	-	6+	4	-
Mount Pleasant – See Mount Pleasant FD	200	(6+)	-	4	-
Mount Pleasant FD	200	6+	-	4	-
Quincy	200	5+	-	4	4 – 1995 3 – 1996 3 – 2003 3 – 2005

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

GADSDEN COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Quincy OPA – Class 5 may be credited within 1000 ft of certain water supply suction points. Hydrants at Endurance Business Media and the Printing House on Strong Road are not recognized.	200	-	5+	4	-
Robertsville Saint John FD – Hydrants in the fire district with single 1-1/2” outlets are not recognized.	200	8+	-	4	-
Sycamore FD	200	8B/10	-	4	-
Wetumpka FD – Class 8 may be credited within 1000 ft of certain water supply suction points	200	8+	-	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

GILCHRIST COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bell BCEGS – Personal BCEGS – Commercial	210	5/8B	-	4	9 – 1996 5 – 2000 5 – 2008 4 – 2012 4 – 2008 3 – 2012
Fanning Springs BCEGS – Personal BCEGS – Commercial	210	5	-	4	9 – 1996 7 – 1998 5 – 2008 4 – 2008
Fanning Springs OPA	210	-	4+	4	-
Gilchrist County BCEGS – Includes all unincorporated areas *BCEGS – Personal *BCEGS – Commercial *Includes Fanning Springs in Levy Co.	210	-	-	4	9 – 1996 5 – 2000 5 – 2008 4 – 2012 4 – 2008 3 – 2012
Gilchrist County FD – Includes Bell OPA, North Gilchrist Co FD, Spring Ridge FD, & Waccasassa FD	210	6/8B	-	4	-
Trenton BCEGS – Personal BCEGS – Commercial	210	6+	-	4	9 – 1996 5 – 2000 5 – 2008 4 – 2012 4 – 2008 3 – 2012
Trenton OPA	210	-	6+	4	-
Wilcox – See Fanning Springs OPA BCEGS – Personal BCEGS – Commercial	210	-	(4+)	4	9 – 1996 5 – 2000 5 – 2008 4 – 2012 4 – 2008 3 – 2012
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

GLADES COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Buckhead Ridge FD	220	5+	-	2	-
Glades County BCEGS – Includes all unincorporated areas	220	-	-	2	3 – 1996 4 - 2010
Glades County FD 1	220	5+	-	2	-
Indian Hills FD	220	9	-	2	-
LaBelle OPA	220	-	5/8B	2	-
Lakeport FD – Includes Lakeport, single outlet hydrants are not recognized.	220	6+	-	2	-
Moore Haven	220	5	-	2	6 – 1996 3 – 2007 4 - 2010
Muse FD – Includes Muse	220	8B/10	-	2	-
Ortona FD	220	8B/10	-	2	-
Palmdale FD – Includes Palmdale	220	8B/10	-	2	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 2 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

GULF COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Beacon Hill – See Gulf County Beaches FD	230	(6+)	-	2	5 – 1996 8 – 2006 4 – 2007
Dalkeith FD	235	9+	-	3	-
Gulf County BCEGS – Includes all unincorporated areas	230,235	-	-	2,3	5 – 1996 8 – 2006 4 – 2007
Gulf County Beaches FD	230	6+	-	2	-
Highland View FD	230	5	-	2	-
Howard Creek FD	235	9+	-	3	-
Overstreet FD	230,235	5/8B	-	2,3	-
Port St Joe	230	6	-	2	5 – 1996 8 – 2006 4 – 2007 5 – 2008
Port St Joe OPA	230	-	6	2	-
South Gulf County FD	230	6+	-	2	-
Ward Ridge – See Port St Joe OPA	230	-	(6)	2	5 – 1996 8 – 2006 4 – 2007
Wewahitchka	235	7+	-	3	5 – 1996 8 – 2006 4 – 2007
Wewahitchka OPA	230,235	-	7+	2,3	-
White City FD	230,235	6+	-	2,3	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of the North Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

HAMILTON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Belleville FD	240	9+	-	4	-
Crossroads FD	240	9+	-	4	-
Genoa FD – Includes Genoa	240	9+	-	4	-
Hamilton County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS - Commercial	240	-	-	4	6 – 1996 5 – 2002 5 – 2007 4 – 2012 4 – 2007 3 – 2012
Jasper BCEGS – Personal BCEGS - Commercial	240	6+	-	4	6 – 1996 5 – 2002 5 – 2007 4 – 2012 4 – 2007 3 – 2012
Jasper OPA	240	-	6+	4	-
Jennings BCEGS – Personal BCEGS - Commercial	240	8	-	4	6 – 1996 5 – 2002 5 – 2007 4 – 2012 4 – 2007 3 – 2012
Jennings OPA	240	-	9+	4	-
White Springs BCEGS – Personal BCEGS - Commercial	240	7+	-	4	6 – 1996 5 – 2002 5 – 2007 4 – 2012 4 – 2007 3 – 2012
White Springs OPA	240	-	7+	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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HARDEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bowling Green	250	5	-	3	4 – 1996 3 – 2000 4 – 2008
Hardee County BCEGS – Includes all unincorporated areas	250	-	-	3	4 – 1996 3 – 2000 4 – 2008
Hardee County FD – Includes Bowling Green OPA, Zolfo Springs OPA	250	2+	-	3	-
Ona – See Hardee County FD	250	(2+)	-	3	4 – 1996 3 – 2000 4 – 2008
Wauchula	250	4	-	3	4 – 1996 3 – 2000 4 – 2008
Zolfo Springs	250	4	-	3	4 – 1996 3 – 2000 4 – 2008
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 3 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

HENDRY COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Clewiston	260	6	-	2	4 – 1996 3 – 2007 4 – 2011
Clewiston OPA	260	-	6+	2	-
Felda FD - Includes Felda	260	9+	-	2	-
Hendry County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS – Commercial	260	-	-	2	4 – 1996 4 – 2007 3 – 2007
LaBelle	260	5	-	2	6 – 1996 4 – 2002 5 – 2009
LaBelle OPA	260	-	5/8B	2	-
Montura Flaghole FD	260	9+	-	2	-
Pioneer FD	260	9+	-	2	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 2 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

HERNANDO COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Brooksville	275	4+	-	3	5 – 1995 4 – 1997 4 – 2009
Hernando Beach FD	270	5+	-	2	-
Hernando County BCEGS - Includes all unincorporated areas BCEGS - Personal BCEGS - Commercial	270,275	-	-	2,3	5 – 1995 4 – 1997 4 – 2007 3 – 2007
Hernando County FD – Includes Brooksville OPA, Masaryktown, Nobleton, Ridge Manor and Weeki Wachee Hernando County Station 15 is not recognized	270,275	3/8B	-	2,3	-
Hernando High Point FD	275	4	-	3	-
Spring Hill FD – Includes Spring Hill	275	3	-	3	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Bayport and Pine Island and any other towns or communities lying wholly West of US Hwy 19 Zone 3 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

HIGHLANDS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Avon Park	280	4	-	3	5 – 1996 4 – 2000 5 – 2002 4 – 2007
DeSoto City FD – Includes Sebring Airport FD	280	5+	-	3	-
Highlands County BCEGS – Includes all unincorporated areas	280	-	-	3	5 – 1996 4 – 2000
Highlands Lakes FD – Includes Highland Lakes	280	6+	-	3	-
Highlands Park FD	280	8B/10	-	3	-
Lake Placid	280	5	-	3	5 – 1996 4 – 2000
Lake Placid OPA	280	-	5+	3	-
Leisure Lakes FD – Hydrants on the Quail Cove Water System are not recognized	280	6+	-	3	-
Lorida FD – Includes Brighton, Lorida	280	6+	-	3	-
Placid Lakes FD	280	6+	-	3	-
Sebring	280	5+	-	3	6 – 1996 5 – 2002 4 - 2010
Sun N Lake Lake Placid FD – Class 6 may be credited within 1000 ft of certain water supply suction points	280	6+	-	3	-
Sun N Lake of Sebring FD	280	4+	-	3	-
Venus FD	280	9+	-	3	-
West Sebring FD	280	6+	-	3	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 3 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

HILLSBOROUGH COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Hillsborough County BCEGS – Includes all unincorporated areas	290	-	-	3	5 – 1996 4 – 2000
Hillsborough County FD – Class 5 may be credited within 1000 feet of certain water supply suction points. Includes: Apollo Beach, Balm, Bloomingdale, Brandon, Citrus Park, Dover, Gibsonton, Hopewell, Knights, Lithia, Mango, Seffner, Sun City, Sun City Center, Thonotosassa, Valrico, Wimaumu. A territory multiplier which reflects the loss experience of this jurisdiction applies. Refer to the commercial lines and personal lines manuals for additional loss cost information.	290	5+	-	3	-
MacDill Air Force Base – Military	290	5	-	3	-
Plant City BCEGS - Personal BCEGS - Commercial	290	5+	-	3	5 – 1996 4 – 2007 4 - 2010 3 – 2010
Tampa – Tampa Fire Station 2 is not recognized. BCEGS – Personal BCEGS - Commercial	291	3+	-	3	4 – 1995 3 – 1998 3 – 2010 2 - 2010
Tampa OPA – Tampa Fire Station 2 is not recognized.	290	3+	-	3	-
Temple Terrace	290	3	-	3	4 – 1996 3 – 2001
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 3 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

HOLMES COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bonifay BCEGS – Personal Lines BCEGS – Commercial Lines	300	7	-	4	7 – 1997 6 – 2003 6 – 2012 5 – 2012
Bonifay OPA	300	-	7+	4	-
Esto BCEGS – Personal Lines BCEGS – Commercial Lines	300	7+	-	4	7 – 1997 6 – 2003 6 – 2012 5 – 2012
Esto OPA	300	-	7+	4	-
Gritney FD	300	9+	-	4	-
Holmes County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	300	-	-	4	7 – 1997 6 – 2003 6 – 2012 5 – 2012
New Hope FD	300	9+	-	4	-
Noma – See Esto OPA BCEGS – Personal Lines BCEGS – Commercial Lines	300	-	(7+)	4	7 – 1997 6 – 2003 6 – 2012 5 – 2012
Pine Log FD	300	9+	-	4	-
Ponce De Leon BCEGS – Personal Lines BCEGS – Commercial Lines	300	7+	-	4	7 – 1997 6 – 2003 6 – 2012 5 – 2012
Ponce De Leon OPA	300	-	7+	4	-
Westville BCEGS – Personal Lines BCEGS – Commercial Lines	300	8+	-	4	7 – 1997 6 – 2003 6 – 2012 5 – 2012
Westville OPA	300	-	8+	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

INDIAN RIVER COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Fellsmere	315	4+	-	2	4 – 1995 4 – 1996 3 – 1999 4 – 2005
Gifford – See Indian River Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	310	(4+)	-	1	4 – 1995 4 – 2005 3 – 2005 4 - 2009
Indian River County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	310,315	-	-	1,2	4 – 1995 4 – 2005 3 – 2005 4 – 2009
Indian River County FD	310,315	4+	-	1,2	-
Indian River Shores	310	4	-	1	4 – 1995 4 – 1996 3 – 1999
Orchid	310	4	-	1	4 – 1995 4 – 1996
Oslo – See Indian River Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	310	(4+)	-	1	4 – 1995 4 – 2005 3 – 2005 4 – 2009
Sebastian	315	4	-	2	4 – 1995 5 – 1997 4 – 2000
Vero Beach BCEGS – Personal Lines BCEGS – Commercial Lines	310,315	4	-	1,2	4 – 1995 4 – 2005 3 – 2005 4 – 2009
Wabasso – See Indian River Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	310	(4+)	-	1	4 – 1995 4 – 2005 3 – 2005 4 – 2009

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

INDIAN RIVER COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Winter Beach – See Indian River Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	310	(4+)	-	1	4 – 1995 4 – 2005 3 – 2005 4 – 2009
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 1 – All areas East of the West Bank of the Intracoastal Waterway Zone 2 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

JACKSON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Alford	320	8+	-	4	5 – 1996 4 – 2007
Alford OPA	320	-	9+	4	-
Altha OPA	320	-	9+	4	-
Bascom – See Malone OPA	320	-	(9+)	4	5 – 1996 4 – 2007
Campbellton – See Jackson Co FD	320	(6+)	-	4	5 – 1996 4 – 2007
Compass Lake In The Hills FD – Hydrant distance requirement does not apply due to an alternate creditable water supply	320	7+	-	4	-
Cottdale	320	7	-	4	5 – 1996 4 – 2007
Cottdale OPA	320	-	7+	4	-
Cypress – See Grand Ridge OPA	320	-	(9+)	4	5 – 1996 4 – 2007
Dellwood – See Dellwood FD	320	(9+)	-	4	5 – 1996 4 – 2007
Dellwood FD	320	9+	-	4	-
Graceville	320	7	-	4	5 – 1996 4 – 2007
Graceville OPA	320	-	9+	4	-
Grand Ridge	320	7	-	4	5 – 1996 4 – 2007
Grand Ridge OPA	320	-	9+	4	-
Greenwood – See Jackson Co FD	320	(6+)	-	4	5 – 1996 4 – 2007
Jackson County BCEGS – Includes all unincorporated areas	320	-	-	4	5 – 1996 4 – 2007
Jackson County FD – Single outlet hydrants are not recognized.	320	6+	-	4	-
Jacob City – See Jackson Co FD	320	(6+)	-	4	5 – 1996 4 – 2007
Malone	320	7	-	4	5 – 1996 4 – 2007
Malone OPA	320	-	9+	4	-
Marianna	320	4+	-	4	5 – 1996 4 – 2007
Round Lake - See Compass Lake In The Hills FD	320	(7+)	-	4	5 – 1996 4 – 2007
Sneads	320	6+	-	4	5 – 1996 4 – 2007

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

JACKSON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Sneads OPA	320	-	6+	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

JEFFERSON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Ashville - see Ashville FD	330	(9+)	-	4	6 – 1995 5 – 2004
Ashville FD	330	9+	-	4	-
Aucilla - see Jefferson Co FD	330	(5+)	-	4	6 – 1995 5 – 2004
Capps - see Jefferson Co FD	330	(5+)	-	4	6 – 1995 5 – 2004
Drifton - see Jefferson Co FD	330	(5+)	-	4	6 – 1995 5 – 2004
Jefferson County BCEGS - Includes all unincorporated areas	335,330	-	-	2,4	6 – 1995 5 – 2004
Jefferson County FD	335,330	5+	-	2,4	-
Lamont - see Lamont FD	330	(9+)	-	4	6 – 1995 5 – 2004
Lamont FD	330	9+	-	4	-
Lloyd - see Lloyd FD	330	(5+)	-	4	6 – 1995 5 – 2004
Lloyd FD	330	5+	-	4	-
Monticello	330	6	-	4	6 – 1995 5 – 2004
Nash - see Jefferson Co FD	335/330	(5+)	-	2/4	6 – 1995 5 – 2004
Wacissa - see Wacissa FD	330	(6+)	-	4	6 – 1995 5 – 2004
Wacissa FD	330	6+	-	4	-
Waukeenah - see Wacissa FD	330	(6+)	-	4	6 – 1995 5 – 2004
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of US Hwy 98 Zone 4 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

LAFAYETTE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Hatchbend FD	340	9+	-	4	-
Lafayette County BCEGS – Includes all unincorporated areas	340	-	-	4	4 – 1996 3 – 2007
Mayo	340	6	-	4	98 – 1996 4 – 2002 3 – 2007
Mayo OPA	340	-	6+	4	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

LAKE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Astatula – See Lake Co FD	350	(6+)	-	4	4 – 1996 2 – 2002 4 – 2007
Clermont	350	3	-	4	4 – 1996 2 – 2002 4 – 2008 5 - 2010
Eustis BCEGS – Personal BCEGS - Commercial	350	3	-	4	2 – 1996 3 – 2008 4 – 2012 3 – 2012
Fruitland Park	350	5	-	4	6 – 1996 5 – 1999 4 - 2010
Groveland	350	6+	-	4	4 – 1996 6 – 2002 4 – 2007
Groveland OPA	350	-	5+	4	-
Hawthorne FD	350	7+	-	4	-
Howey In The Hills – See Lake Co FD	350	(6+)	-	4	4 – 1996 5 – 2002 4 – 2007
Lady Lake – See Lake Co FD	350	(6+)	-	4	4 – 1996
Lady Lake – See The Villages FD	350	(3/8B)	-	4	4 – 1996
Lake County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	350	-	-	4	4 – 1996 2 – 2002 4 – 2008 4 – 2012 3 – 2012
Lake Co FD – Includes Altoona, Astor, Astor Park, Dona Vista, Ferndale, Grand Island, Lake Jem, Lisbon, Mount Plymouth, Okahumpka, Paisley, Sellers Lake, Sorrento and Yalaha. Lake County Fire Station 77 & 110 is not recognized. Hydrants on the Woodlands at Church Lake, Woods and Water RVP, Molokai MHP, Treasure Cove MHP and Lutheran Camp water systems are not recognized. Class 6 may be credited within 1000 ft of certain water supply suction points.	350	6+	-	4	-
Leesburg BCEGS – Personal Lines BCEGS – Commercial Lines	350	2+	-	4	3 – 1996 4 – 2007 2 – 2007 2 – 2012

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

LAKE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Mascotte	350	4+	-	4	6 – 1996 4 – 1998 98 - 2011
Mascotte OPA	350	-	9+	4	-
Minneola	350	4+	-	4	4 – 1996 5 – 2002
Montverde BCEGS – Personal Lines BCEGS – Commercial Lines	350	5	-	4	4 – 1996 2 – 2002 4 – 2008 4 – 2012 3 – 2012
Mount Dora	350	4	-	4	5 – 1996 4 – 1999 3 – 2007
Tavares	350	5	-	4	3 – 1996 4 – 2009
The Villages FD – The Villages Fire Station 42 is not recognized.	350	3/8B	-	4	-
Umatilla BCEGS – Personal Lines BCEGS – Commercial Lines	350	5	-	4	2 – 1996 4 – 2009 4 – 2012 3 – 2012
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire county					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

LEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Alva FD – Includes Alva	365	9+	-	3	-
Bayshore FD – Includes Bayshore FDS	365	3	-	3	-
Boca Grande FD – Includes Boca Grande	360	4	-	2	-
Bonita Springs – See Bonita Springs FD	360,365	(3+)	-	2,3	4 – 1995 4 - 2010
Bonita Springs FD	360,365	3+	-	2,3	-
Cape Coral	365	3	-	3	3 – 1995 4 - 2011
Cape Coral OPA	365	-	3+	3	-
Captiva FD	360	4	-	2	-
Estero FD	365	3/8B	-	3	-
Fort Myers - See Fort Myers FPSA 1 - See Fort Myers FPSA 2	365	(3) (4+)	-	3	4 – 1995 8 – 1996 4 – 2005
Fort Myers Beach – See Fort Myers Beach FD	360	(4)	-	2	4 – 1995
Fort Myers Beach FD	360	4	-	2	-
Fort Myers FPSA 1	365	3	-	3	-
Fort Myers FPSA 2	365	4+	-	3	-
Fort Myers Shores FD	365	4+	-	3	-
Iona McGregor FD – Includes Punta Rassa	365	4	-	3	-
Lee County BCEGS – Includes all unincorporated areas	360,365	-	-	2,3	4 – 1995
Lee County Port Authority ARFF – Page Field Station 1 is not recognized	365	4+	-	3	-
Lehigh Acres FD – Lehigh Acres Fire station 105 is not recognized. Hydrants at Lehigh Acres Fire station 104 are not recognized. Hydrants at Lehigh Acres Fire Station 4 are not recognized.	365	4/8B	-	3	-

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LEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Matlacha Pine Island FD – Includes Bokeelia, Saint James City	360,365	6+	-	2,3	-
North Ft Myers FD – Hydants on the Caloosa Isle Marine fire pump water system are not recognized.	365	5/8B	-	3	-
Olga – See Fort Myers Shores FD	365	(4+)	-	3	-
Page Field – See Lee County Port Authority ARFF	365	(4+)	-	3	4 – 1995
San Carlos Park FD	365	3+	-	3	-
Sanibel – See Sanibel FD	360	(5)	-	2	2 – 1995 3 - 2010
Sanibel FD – Includes Sanibel Island	360	5	-	2	-
South Trail FD	365	4+	-	3	-
Southwest Florida International Airport – See Lee County Port Authority ARFF	365	(4+)	-	3	4 - 1995
Tice FD – Includes Buckingham, Tice-Hydrant distance requirement does not apply due to an alternate, creditable water supply.	365	4+	-	3	-
Upper Captiva Island FD	360	7	-	2	-
Useppa Island FD	360	9	-	2	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All Beaches and Islands lying West of the Mainland, including the town of Punta Rassa Zone 3 – Remainder of County</p>					

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LEON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Leon County BCEGS – Includes all unincorporated areas	370	-	-	4	3 – 1995
Tallahassee	370	3+	-	4	3 – 1995 3 – 1996
Tallahassee OPA – Includes Bradfordville, Chaires, Miccosukee, Woodville. Tallahassee fire stations 11A, 11B, and 29 are not recognized.	370	-	4+	4	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

LEVY COUNTY					
CITY, TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bronson	385	6+	-	3	6 – 1996 4 – 1999 5 - 2010
Bronson OPA	385	-	6+	3	-
Cedar Key	380	5/8B	-	2	6 – 1996 5 – 1997 4 – 2002
Cedar Key OPA	380	-	8B/10	2	-
Chiefland	385	4	-	3	5 – 1996 4 – 2007
Chiefland OPA	380,385	-	9+	2,3	-
Fanning Springs BCEGS – Personal (see Gilchrist Co.) BCEGS – Commercial (see Gilchrist Co.)	385	5	-	3	6 – 1996 7 – 1998 5 – 2008 4 – 2008
Fanning Springs OPA	380,385	-	4+	2,3	-
Fowlers Bluff FD	380	10	-	2	-
Inglis	380,385	6+	-	2,3	6 – 1996 4 – 1999
Inglis OPA	380,385	-	6+	2,3	-
Levy County BCEGS – Includes all unincorporated areas	380,385	-	-	2,3	6 – 1996 4 – 1999
Levy Williston FD 10	385	6+	-	3	-
Morrison Montbrook FD – Includes Montbrook, Morrison	385	9+	-	3	-
Otter Creek	385	10	-	3	6 – 1996 4 – 1999 5 – 2008 4 - 2010
Rainbow Lakes Estates FD	385	8B/10	-	3	-
Raleigh – See Levy Williston FD 10	385	(6+)	-	3	6 – 1996 4 – 1999
Williston	385	6	-	3	6 – 1996 5 – 2000
Yankeetown	380	6	-	2	6 – 1996 4 – 1999
Yankeetown OPA	380	-	6+	2	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Cedar Key, Ellzey, Rosewood, Summer, Yankeetown and any other towns or communities lying wholly South or West of US Hwy 19 Zone 3 – Remainder of County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

LIBERTY COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bristol	390	7	-	4	9 – 1996 5 – 2000 98 – 2007
Bristol OPA	390	-	7+	4	-
Hosford – See Hosford Telogia FD	390	(8+)	-	4	9 – 1996 5 – 2000 98 – 2007
Hosford Telogia FD	390	8+	-	4	-
Liberty County BCEGS – Includes all unincorporated areas	390	-	-	4	9 – 1996 5 – 2000 98 – 2007
Telogia – See Hosford Telogia FD	390	(8+)	-	4	9 – 1996 5 – 2000 98 – 2007
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MADISON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Cherry Lake FD – Includes Cherry Lake	400	6+	-	4	-
Greenville	400	7+	-	4	7 – 1996 5 – 1999 4 – 2006
Greenville OPA	400	-	7+	4	-
Hamburg Lovett FD	400	9+	-	4	-
Hanson – See Pinetta FD	400	(9+)	-	4	7 – 1996 5 – 1999 4 – 2006
Lee	400	7+	-	4	7 – 1996 4 – 2000 4 – 2006
Lee FD – Midway Fire Station is not recognized	400	7+	-	4	-
Lovett – See Hamburg Lovett FD	400	(9+)	-	4	7 – 1996 5 – 1999 4 – 2006
Madison	400	5+	-	4	4 – 1996 3 – 2002 4 – 2012
Madison County BCEGS – Includes all unincorporated areas	400	-	-	4	7 – 1996 5 – 1999 4 – 2006
Madison OPA	400	-	5+	4	-
New Home FD	400	9+	-	4	-
Pinetta – See Pinetta FD	400	(9+)	-	4	7 – 1996 5 – 1999 4 – 2006
Pinetta FD	400	9+	-	4	-
Sirmans FPSA – Sirmans Fire Station 2 is not recognized.	400	8B+	-	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MANATEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Anna Maria – See West Manatee FD	410	(4)	-	2	98 – 1996 4 – 1998 3 – 2009
Bradenton BCEGS – Personal BCEGS – Commercial	410,415	3+	-	2,3	4 – 1995 4 – 2010 3 - 2010
Bradenton Beach – See West Manatee FD	410	(4)	-	2	3 – 1995 4 – 1996
Cedar Hammock FD	415	3+	-	3	-
Cortez – See West Manatee FD BCEGS – Personal BCEGS – Commercial	410	(4)	-	2	3 – 1995 4 – 2010 3 - 2010
Duette – See Duette FD BCEGS – Personal BCEGS – Commercial	415	(9+)	-	3	3 – 1995 4 – 2010 3 - 2010
Duette FD	415	9+	-	3	-
East Manatee FD	415	4/8B	-	3	-
Ellenton – See North River FD BCEGS – Personal BCEGS – Commercial	415	(4/8B)	-	3	4 – 2010 3 - 2010
Holmes Beach – See West Manatee FD	410	(4)	-	2	3 – 1995 4 – 1996 3 – 2003
Jewfish Key – Response by Longboat Key Fire Department is not recognized. BCEGS – Personal BCEGS – Commercial	410	10	-	2	3 – 1995 4 – 2010 3 - 2010
Longboat Key	410	5	-	2	3 – 1995 5 – 1996 3 – 2000
Manatee County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS – Commercial	410,415	-	-	2,3	3 – 1995 4 – 2010 3 - 2010
Memphis – See North River FD BCEGS – Personal BCEGS – Commercial	415	(4/8B)	-	3	3 – 1995 4 – 2010 3 - 2010
Myakka City – See Myakka City FD BCEGS – Personal BCEGS – Commercial	415	(8B+)	-	3	3 – 1995 4 – 2010 3 - 2010
Myakka City FD	415	8B+	-	3	-
North River FD-Fire Station 5 is not recognized.	415	4/8B	-	3	-

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MANATEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Oneco – See Southern Manatee FD BCEGS – Personal BCEGS – Commercial	415	(3)	-	3	3 – 1995 4 – 2010 3 - 2010
Palmetto – See North River FD	415	(4/8B)	-	3	3 – 1995 5 – 1996 4 – 2000
Parrish – See Parrish FD BCEGS – Personal BCEGS – Commercial	415	(5+)	-	3	3 – 1995 4 – 2010 3 - 2010
Parrish FD	415	5+	-	3	-
Rubonia – See North River FD BCEGS – Personal BCEGS – Commercial	415	(4/8B)	-	3	3 – 1995 4 – 2010 3 - 2010
Samoset – See Southern Manatee FD BCEGS – Personal BCEGS – Commercial	415	(3)	-	3	3 – 1995 4 – 2010 3 - 2010
Sarasota – Bradenton Airport FD	415	6	-	3	-
Southern Manatee FD	415	3	-	3	-
Tallevast – See Southern Manatee FD BCEGS – Personal BCEGS – Commercial	415	(3)	-	3	3 – 1995 4 – 2010 3 - 2010
Terra Ceia – See North River FD BCEGS – Personal BCEGS – Commercial	410	(4/8B)	-	2	3 – 1995 4 – 2010 3 - 2010
Trailer Estates FD	415	4	-	3	-
West Manatee FD - West Manatee Administration Fire Station is not recognized.	410	4	-	2	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Anna Maria, Bradenton Beach, Cortez, Long Beach, Terra Ceia, including all the Beaches and Islands lying West of the Mainland Zone 3 – Entire County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MARION COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Anthony – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Bellevue – See Marion County Fire Rescue BCEGS – Personal BCEGS – Commercial	420	(4/8B)	-	4	4 – 1995 4 – 2003 4 – 2012 3 – 2012
Burbank – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Camp Roosevelt – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Citra – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Dunnellon	420	6+	-	4	4 – 1995 5 – 2002 4 – 2007
Eureka – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Fairfield – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Flemington – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Ft McCoy – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Irvine – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Kendrick – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Lowell – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Lynne – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MARION COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Marion County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	420	-	-	4	4 – 1995 4 – 2007 3 – 2007
Marion County Fire Rescue – Marion County Fire Stations 5,8,13,23 and 29 are not recognized. Hydrants on the Woods and Lakes Water Association water system are not recognized. Class 4 may be credited within 1000 ft of certain water supply suction points. Includes Anthony FD, Citra FD, East Marion FD, Electra FD, Florida Highlands FD, Fort McCoy Orange Springs FD, Friendship FD, Hog Valley FD, Lake Tropicana FD, Marion Oaks FD, North Marion FD, Ocala OPA, Orange Lake FD, Pedro FD, Rainbow Springs FD, Rolling Greens FD, Rolling Woods FD, Salt Springs FD, Shady Community FD, Silver Springs Shores FD, South Forest FD, South Marion FD, Sparr FD, The Villages FD, Weirsdale FD, West Marion FD,	420	4/8B	-	4	-
Martin – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
McIntosh – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Ocala	420	3/8B	-	4	2 – 1995 4 – 2009
Rainbow Lakes Estates FD	420	5/8B	-	4	-
Reddick – See Marion County Fire Rescue BCEGS – Personal Lines BCEGS – Commercial Lines	420	(4/8B)	-	4	4 – 1995 4 – 2007 3 – 2007
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MARTIN COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Hutchinson Island – See Martin County FD BCEGS – Personal Lines BCEGS – Commercial Lines	430	(5+)	-	1	2 – 1996 4 – 2008 3 – 2008 3 - 2010
Jupiter Island	430	6+	-	1	5 – 1995 3 – 2004
Martin County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	430	-	-	1	2 – 1996 4 – 2008 3 – 2008 3 - 2010
Martin County FD - Class 5 may be credited within 1000' of certain water supply suction points. Includes Gomez, Hobe Sound, Indiantown, Jensen Beach, Palm City, Port Salerno, Rio, Salerno. Martin County Fleet Maintenance, Solid Waste N-21 and Station 28 fire stations are not recognized. Hydrant distance requirement does not apply due to an alternate, creditable water supply.	430	4+	-	1	-
Ocean Breeze Park – See Martin County FD	430	(5+)	-	1	98 – 1997
Sewalls Point – Includes Port Sewall and Stuart OPA	430	3	-	1	4 – 1996
Stuart BCEGS – Personal Lines BCEGS – Commercial Lines	430	3	-	1	4 – 1996 5 – 2009 4 – 2009
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 1 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MIAMI DADE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Aventura – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 3 – 2001 4 - 2012
Bal Harbour – See Miami Dade FD	130	(4+)	-	1	3 – 1995
Bay Harbor Islands – See Miami Dade FD BCEGS - Personal Lines BCEGS - Commercial Lines	130	(4+)	-	1	4 – 1995 3 – 1997 2 – 2003 3 – 2003 98 – 2008 4 – 2009
Biscayne Park – See Miami Dade FD	130	(4+)	-	1	4 – 1995
Coral Gables	130	1	-	1	4 – 1995 2 – 1996 1 – 2000 3 – 2009
Cutler Bay – See Miami Dade FD	130	(4+)	-	1	4 – 2009
Doral – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 4 – 2006 3 – 2009
El Portal – See Miami Dade FD	130	(4+)	-	1	4 – 1995 3 – 2006 4 - 2011
Florida City – See Miami Dade FD BCEGS – Personal Lines BCEGS – Commercial Lines	130	(4+)	-	1	4 – 1995 3 – 1996 4 – 2009 3 – 2009
Golden Beach – See Miami Dade FD	130	(4+)	-	1	2 – 1995 3 – 2005
Hialeah – Fire Station 8 and Fleet Maintenance Station are not recognized	131	1	-	1	4 – 1995 3 – 1997
Hialeah Gardens – See Miami Dade FD	130	(4+)	-	1	4 – 1995 4 – 1996 98 – 2002
Homestead – See Miami Dade FD	130	(4+)	-	1	4 – 1995 3 – 1996 4 – 2008
Homestead Air Force Base – Military	130	5	-	1	-
Indian Creek Village – See Miami Dade FD	130	(4+)	-	1	3 – 1995

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MIAMI DADE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Islandia - Response of Miami Dade Fire Rescue Department is not recognized to islands that are not accessible by mainland road. BCEGS - Personal Lines BCEGS - Commercial Lines	130	10	-	1	4 – 1995 2 – 1996 4 – 2008 3 – 2008 4 – 2012
Key Biscayne	130	3	-	1	3 – 1995 2 – 2006 3 – 2010
Medley – See Miami Dade FD	130	(4+)	-	1	4 – 1995 4 – 1996 3 – 2007
Miami – Miami Fire Stations 13 and 14 are not recognized	133	1	-	1	4 – 1995 3 – 1996 2 – 2001 4 – 2008
Miami Beach	132	1	-	1	3 – 1995 2 – 1997
Miami Dade County BCEGS – Includes all unincorporated areas BCEGS - Personal Lines BCEGS - Commercial Lines	130	-	-	1	4 – 1995 2 – 1996 4 – 2008 3 – 2008 4 – 2012
Miami Dade FD – Class 4 may be credited within 1000 ft of certain water supply suction points	130	4+	-	1	-
Miami Gardens – See Miami Dade FD	130	(4+)	-	1	4 – 1995 4 – 2006
Miami Lakes – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 4 – 2006 3 – 2009
Miami Shores Village – See Miami Dade FD	130	(4+)	-	1	4 – 1995 3 – 2005
Miami Springs – See Miami Dade FD	130	(4+)	-	1	4 – 1995 4 – 1996 3 – 2002 98 – 2007
North Bay Village – See Miami Dade FD	130	(4+)	-	1	3 – 1995 2 – 1998 4 - 2012
North Miami – See Miami Dade FD BCEGS – Personal Lines BCEGS – Commercial Lines	130	(4+)	-	1	4 – 1995 4 – 2003 3 – 2003

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MIAMI DADE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
North Miami Beach – See Miami Dade FD	130	(4+)	-	1	4 – 1995 3 – 1996 98 – 2007 5 – 2008 4 - 2011
Opa Locka – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 3 – 1997 4 – 2008
Palmetto Bay - See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 3 – 2006
Pinecrest – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 3 – 2000
Port of Miami BCEGS – Personal Lines BCEGS – Commercial Lines	130	4+	-	1	4 – 1995 2 – 1996 4 – 2008 3 – 2008 4 – 2012
South Miami – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 3 - 2010
Sunny Isles Beach – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 3 – 2000
Surfside – See Miami Dade FD	130	(4+)	-	1	4 – 1995 3 – 1997
Sweetwater – See Miami Dade FD	130	(4+)	-	1	4 – 1995
Virginia Gardens – See Miami Dade FD	130	(4+)	-	1	4 – 1995 2 – 1996 98 – 1997 4 – 2006
West Miami – See Miami Dade FD BCEGS - Personal Lines BCEGS - Commercial Lines	130	(4+)	-	1	4 – 1995 2 – 1996 4 – 2008 3 – 2008 4 – 2012
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 1 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MONROE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Big Coppitt Key FD – Includes Stock Island - Class 5 may be credited within 1000 ft of certain water supply suction points	445	5+	-	5	-
Big Pine Key FD – Includes Big Pine Key, Summerland Key - Class 5 may be credited within 1000 ft of certain water supply suction points	445	5+	-	5	-
Boca Chica Naval Air Base - Military	445	5	-	5	-
Conch Key FD – Includes Conch Key, Duck Key - Class 4 may be credited within 1000 ft of certain water supply suction points	445	4+	-	5	-
Islamorada – See Islamorada FD BCEGS – Personal Lines BCEGS – Commercial Lines	445	(4)	-	5	4 – 1995 3 – 2000 4 – 2008 4 – 2012 3 – 2012
Islamorada FD	445	4	-	5	-
Key Colony Beach – See Marathon FD	445	(5+)	-	5	3 – 1995 4 – 2012
Key Largo FD – Includes Key Largo - Class 5 may be credited within 1000 ft of certain water supply suction points.	445	5+	-	5	-
Key West – Class 2 may be credited within 1000 ft of certain water supply suction points.	440	2	-	6	4 – 1995 6 – 1996 3 – 2002 4 - 2009
Layton – See Layton FD	445	(4)	-	5	2 – 1995 3 – 2005
Layton FD – Class 5 may be credited within 1000 ft of certain suction water supply points	445	4	-	5	-
Marathon – See Marathon FD	445	(5+)	-	5	4 – 1995 4 – 2006
Marathon FD – Includes Key Colony. Class 5 may be credited within 1000 ft of certain water supply suction points	445	5+	-	5	-
Monroe County BCEGS – Includes all unincorporated areas	440,445	-	-	5	4 – 1995 3 – 2000
Ocean Reef FD	445	3+	-	5	-

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

MONROE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Sugarloaf Key FD – Includes Little Torch Key, Ramrod Key	445	5+	-	5	-
Sunset Key BCEGS – See Key West 1996 BCEGS – See Key West 2002	440	3	-	6	4 – 1995 6 – 1996 3 – 2002 3 – 2007
Tavernier FD – Includes Tavernier - Class 5 may be credited within 1000 ft of certain water supply suction points	445	4	-	5	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA</p> <p>EC Zones listed are utilized by Citizens Property Insurance Corporation.</p> <p>ISO has changed EC Zones for Monroe County effective 8/1/2008 which are not being utilized by Citizens Property Insurance Corporation.</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

NASSAU COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Amelia City - See Nassau Co FD 2	455	(4+)	-	2	7 – 1996 4 – 1998 3 - 2009
American Beach - See Nassau Co FD 2	455	(4+)	-	2	7 – 1996 4 – 1998 3 - 2009
Bryceville - See Bryceville FD	450	(9+)	-	4	7 – 1996 4 – 1998 3 - 2009
Bryceville FD	450	9+	-	4	-
Callahan	450	7	-	4	7 – 1996 4 – 1998 6 – 2003 5 - 2010
Callahan OPA	450	-	7+	4	-
Fernandina Beach	455	5	-	2	4 – 1996 3 - 2010
Gray Gables Nassau Village FD	450	9	-	4	-
Hilliard	450	7+	-	4	7 – 1996 5 – 1997 4 – 2002 5 – 2010
Hilliard OPA	450	-	9+	4	-
Kings Ferry - See Nassau Co FD 3	450	(6+)	-	4	7 – 1996 4 – 1998 3 - 2009
Nassau County BCEGS – Includes all unincorporated areas	455,450	-	-	2,4	7 – 1996 4 – 1998 3 - 2009
Nassau County FD 2	455	4+	-	2	-
Nassau Co FD 3 – Includes Nassau Co FD 70, Nassauville FD, Yulee FD, Yulee FD 1	450	6+	-	4	-
Nassauville - See Nassau Co FD 3	450	(6+)	-	4	7 – 1996 4 – 1998 3 - 2009
Ratliff FD	450	9	-	4	-
River Road FD	450	9+	-	4	-

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

NASSAU COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Yulee - See Nassau Co FD 3	450	(6+)	-	4	7 – 1996 4 – 1998 3 - 2009
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas East of the West Bank of the Intracoastal Waterway Zone 4 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

OKALOOSA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Almarante FD - Single outlet hydrants are not recognized.	465	6+	-	3	-
Baker – See Baker FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(5/8B)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Baker FD – Hydrants on 2 and 3 inch water mains on Galliver cutoff, Griffith Mill Rd, Henderson Ln, Reeves Rd, Roosevelt Ave and Shockley Springs Rd are not recognized.	465	5/8B	-	3	-
Blackman – See Blackman FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(9+)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Blackman FD	465	9+	-	3	-
Cinco Bayou – See Ocean City Wright FD BCEGS – Personal Lines BCEGS - Commercial Lines	465	(3)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Crestview	465	4	-	3	5 – 1996 4 – 2000 8 – 2006 4 – 2007
Destin – See Destin FD BCEGS – Personal Lines BCEGS – Commercial Lines	460	(3)	-	2	4 – 1996 3 – 1999 7 – 2006 3 – 2007 5 – 2011 4 – 2011
Destin FD	460	3	-	2	-
Dorcas FD	465	4+	-	3	-
East Niceville FD	465	4	-	3	-
Eglin Air Force Base – Military	460,465	5+	-	2,3	-
Florosa FD	465	4	-	3	-
Fort Walton Beach BCEGS – Personal Lines BCEGS – Commercial Lines	465	3	-	3	4 – 1996 7 – 2006 4 – 2007 4 – 2012 3 – 2012
Garden City – See North Okaloosa FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(5+)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

OKALOOSA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Holt – See Holt FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(7+)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Holt FD	465	7+	-	3	-
Hurlbart Air Force Base – Military	465	5	-	3	-
Laurel Hill	465	7	-	3	4 – 1996 4 – 2006 4 – 2012
Mary Esther BCEGS – Personal Lines BCEGS - Commercial Lines	465	4	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Milligan – See North Okaloosa FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(5+)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Niceville	465	4	-	3	3 – 1996 4 – 1999 8 – 2006 4 – 2007
North Bay FD	465	4	-	3	-
North Okaloosa FD – North Okaloosa Fire Stations 81, 83, and 84 are not recognized.	465	5+	-	3	-
Ocean City - See Ocean City Wright FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(3)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Ocean City Wright FD	465	3	-	3	-
Okaloosa County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS - Commercial Lines	460,465	-	-	2,3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Okaloosa Island FD	460	4	-	2	-
Shalimar – See Ocean City Wright FD BCEGS - Personal Lines BCEGS – Commercial Lines	465	(3)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
Svea – See Almarante FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(6+)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

OKALOOSA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Valparaiso BCEGS - Personal BCEGS - Commercial	465	4	-	3	4 – 1996 8 – 2006 6 – 2007 5 – 2007 5 - 2012
Wright – See Ocean City Wright FD BCEGS – Personal Lines BCEGS – Commercial Lines	465	(3)	-	3	4 – 1996 8 – 2006 7 – 2006 4 – 2007
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of the North Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

OKEECHOBEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Okeechobee	470	4+	-	2	4 – 1996
Okeechobee County BCEGS – includes all unincorporated areas BCEGS – Personal BCEGS - Commercial	470	-	-	2	4 – 1996 7 – 1999 4 – 2007 3 – 2007 4 - 2011
Okeechobee County FD – Class 5 may be credited within 1000' of certain water supply suction points	470	5+	-	2	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

ORANGE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Apopka BCEGS - Personal BCEGS - Commercial	486	1+	-	4	2 – 1996 4 – 2009 4 – 2012 3 - 2012
Bay Lake – See Reedy Creek FD BCEGS – See Reedy Creek Improvement District 1996	486	(5+)	-	4	3 – 1995 3 – 1996 4 – 2007
Belle Isle – See Orange County FD	485	(4+)	-	4	3 – 1995 4 – 2007
Eatonville	486	3	-	4	3 – 1995 6 – 1996 4 – 2003 98 - 2012
Edgewood – See Orange County FD	485	(4+)	-	4	3 – 1995 5 – 1996 4 – 2007
Lake Buena Vista – See Reedy Creek FD BCEGS – See Reedy Creek Improvement District 1996	486	(5+)	-	4	3 – 1995 3 – 1996 4 – 2007
Maitland	486	3	-	4	4 – 1995 3 – 1997 4 - 2010
Oakland - See Orange County FD	485	(4+)	-	4	3 – 1995 5 – 1996 4 – 2007
Ocoee BCEGS - Personal BCEGS - Commercial	486	2+	-	4	3 – 1995 4 – 1996 3 – 1999 4 – 2007 3 – 2007
Ocoee OPA	486	-	2+	4	-
Orange County BCEGS – Includes all unincorporated areas	486	-	-	4	3 – 1995 4 – 2007
Orange County FD – Includes Bithlo, Christmas, Clarcona, Doctor Phillips, Fairvilla, Goldenrod Dommerich, Gotha, Holden Heights, Lockhart, Orlo Vista, Plymouth, Tangerine, Tildenville, Union Park, Zellwood. Hydrants on the Southern States Utilities Holiday Heights, Tangerine and Zellwood County West Water Systems are not recognized.	485	4+	-	4	-

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

ORANGE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Orlando	481	1	-	4	3 – 1995 4 – 1996
Orlando Airport Commercial – Orlando Airport Commercial FD Station 2 & 3 are not recognized BCEGS – See Orlando	481	5	-	4	4 – 1996
Reedy Creek FD	486	5+	-	4	-
Reedy Creek Improvement District – See Reedy Creek FD	486	(5+)	-	4	3 – 1995 3 – 1996 98 – 2008
Windermere – See Ocoee OPA	486	-	(2+)	4	3 – 1995 4 – 2007
Winter Garden	486	4+	-	4	3 – 1995 2 – 1996 4 – 2009
Winter Park BCEGS - Personal BCEGS - Commercial	486	2	-	4	3 – 1995 2 – 1996 3 – 2011 2 - 2011
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

OSCEOLA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Campbell Station – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Celebration – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Celebration – See Reedy Creek FD	490	(5+)	-	4	4 – 1996
Deer Park – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Holopaw – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Intercession City – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Kenansville – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Kissimmee	490	2+	-	4	5 – 1996 4 – 1999
Kissimmee OPA – Includes Kissimmee Heights FD	490	-	2+	4	-
Narcoossee – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Osceola County BCEGS – Includes all unincorporated areas	490	-	-	4	4 – 1996
Osceola County FD – Includes Campbell City FD, Deer Run FD, Holopaw FD, Intercession City FD, Kings Point FD, Kissimmee Heights FD, Narcoossee FD, Pine Grove FD, Poinciana FD, West 192 FD, Yeehaw Junction FD – Hydrants in Intercession City at Tallahassee Blvd and Mayakka Ave on the Toho Water System are not recognized	490	4+	-	4	-
Reedy Creek FD	490	5+	-	4	-
Reedy Creek Improvement District – See Reedy Creek FD	490	(5+)	-	4	3 – 1996 98 – 2008
St Cloud	490	2+	-	4	3 – 1996 5 – 2009 4 - 2012
Yeehaw Junction – See Osceola Co FD	490	(4+)	-	4	4 – 1996
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PALM BEACH COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Atlantis	500	4	-	1	6 – 1995 4 – 2004
Belle Glade BCEGS - Personal Lines BCEGS - Commercial Lines	500	4+	-	1	5 – 1995 4 – 1998 3 – 2007 5 – 2012 4 - 2012
Belle Glade OPA – Includes Bean City, Lake Harbor	500	-	4+	1	-
Boca Raton	500	2	-	1	4 – 1995 98 – 2005
Boynton Beach BCEGS - Personal Lines BCEGS - Commercial Lines	500	2	-	1	4 – 1995 4 – 2003 3 – 2003
Briny Breezes	500	2	-	1	4 – 1995 98 – 1997 4 - 2010
Cloud Lake – See Palm Beach County FD	500	(4+)	-	1	3 – 1995
Delray Beach BCEGS - Personal Lines BCEGS - Commercial Lines	500	2	-	1	4 – 1995 4 – 2003 3 – 2003 4 – 2009
Delray Beach OPA	500	-	2	1	-
Glen Ridge – See Palm Beach County FD	500	(4+)	-	1	3 – 1995
Golf – Includes Boynton Beach OPA	500	3	-	1	4 – 1995
Greenacres BCEGS - Personal Lines BCEGS - Commercial Lines	500	3	-	1	4 – 1995 4 – 2009 3 – 2009
Gulf Stream – See Delray Beach OPA	500	-	(2)	1	4 – 1995 3 – 1998 2 – 2009
Haverhill – See Palm Beach County FD	500	(4+)	-	1	4 – 1995 4 – 1996
Highland Beach – See Delray Beach OPA	500	-	(2)	1	4 – 1995 3 – 1998 4 – 2000

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PALM BEACH COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Hypoluxo BCEGS – Personal Lines – See Wellington BCEGS – Commercial Lines – See Wellington	500	3	-	1	4 – 1995 4 – 1996 3 – 2002 4 – 2008 3 – 2012 2 – 2012
Juno Beach – See Palm Beach County FD BCEGS – See Palm Beach Gardens 2004 BCEGS – Personal Lines BCEGS – Commercial Lines	500	(4+)	-	1	4 – 1995 3 – 1998 3 – 2004 3 – 2009 4 – 2009
Jupiter – See Palm Beach County FD	500	(4+)	-	1	2 – 1995
Jupiter Inlet Colony BCEGS – See Tequesta 1995, 1997, 2003	500	3	-	1	5 – 1995 4 – 2003 4 – 2004 98 – 2009
Lake Clarke Shores – See Palm Beach County FD	500	(4+)	-	1	5 – 1995 4 – 1998
Lake Park	500	4	-	1	4 – 1995 5 – 1996 4 – 1999
Lake Worth BCEGS - Personal Lines BCEGS - Commercial Lines	500	4	-	1	4 – 1995 4 – 2004 3 – 2004 3 – 2009
Lantana – See Palm Beach County FD	500	(4+)	-	1	5 – 1995 4 – 1998
Manalapan – See Palm Beach County FD	500	(4+)	-	1	5 – 1995 4 – 1997
Mangonia Park	500	3+	-	1	4 – 1995
North Palm Beach	500	3	-	1	4 – 1995 3 – 1997
Ocean Ridge	500	3	-	1	4 – 1995
Pahokee – See Pahokee Canal Point FD BCEGS – Personal BCEGS – Commercial	500	(4+)	-	1	4 – 1995 5 – 1996 5 – 2012 4 – 2012
Pahokee Canal Point FD– Includes Canal Point	500	4+	-	1	-
Palm Beach BCEGS – Personal Lines BCEGS – Commercial Lines	500	2	-	1	4 – 1995 3 – 1998 4 – 2009 3 – 2009

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PALM BEACH COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Palm Beach County BCEGS – Includes all unincorporated areas	500	-	-	1	4 – 1995 3 – 1998 2 – 2009
Palm Beach County FD – Includes Loxahatchee, Loxahatchee Groves, and Golfview - Class 4 may be credited within 1000 ft of certain water supply suction points	500	4+	-	1	-
Palm Beach Gardens	500	3+	-	1	4 – 1995 3 – 2004
Palm Beach Shores	500	4	-	1	5 – 1996 4 – 1997
Palm Springs	500	6	-	1	4 – 1995 3 – 2004
Riviera Beach – Includes Singer Island	500	3	-	1	3 – 1995 4 – 2005
Royal Palm Beach – See Palm Beach County FD	500	(4+)	-	1	4 – 1995
South Bay	500	7+	-	1	4 – 1995 5 – 1996 3 – 2007
South Palm Beach	500	6	-	1	4 – 1995
Tequesta	500	3	-	1	5 – 1995 4 – 2003
Wellington – See Palm Beach County FD BCEGS – Personal Lines BCEGS – Commercial Lines	500	(4+)	-	1	4 – 1995 3 – 1998 4 – 2000 3 – 2002 3 – 2012 2 – 2012
West Palm Beach	501	2+	-	1	4 – 1995 2 – 2007
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 1 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PASCO COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Dade City – See Pasco Co FD	515	(4+)	-	3	4 – 1996
New Port Richey	515	3	-	3	3 – 1995
Pasco County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS - Commercial	510,515	-	-	2,3	5 – 1996 3 – 2007 4 – 2011 3 - 2011
Pasco County FD– Pasco Fire Stations 16A, 28, 31, 33, and 35 are not recognized. Hydrants on the Allen Fortune and Virginia City Utility water systems are not recognized. Includes Aripeka, Elfers, Holiday, Hudson, Lacoochee, Land O Lakes, Odessa, Trilby	510,515	4+	-	2,3	-
Port Richey	515	5+	-	3	4 – 1996 3 – 2000 4 - 2011
San Antonio – See Pasco Co FD BCEGS – See Dade City 2000, 2007, 2010	515	(4+)	-	3	5 – 1996 4 – 2000
St Leo – See Pasco Co FD BCEGS – See Dade City 2007, 2010	515	(4+)	-	3	5 – 1996 4 – 2007
Zephyrhills	515	4+	-	3	4 – 1996
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Town of Aripeka and any other towns or communities lying wholly West of US 19 Zone 3 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PINELLAS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Belleair – See Largo OPA BCEGS – Personal Lines BCEGS – Commercial Lines	525	-	(2)	3	4 – 1995 4 – 2005 3 – 2005 4 – 2009
Belleair Beach	520	3	-	2	4 – 1995 5 – 1996 3 – 1999 4 – 2010
Belleair Bluffs – See Largo OPA	525	-	(2)	3	4 – 1995 5 – 1996 3 – 1999 4 – 2010
Belleair Shore	520	3	-	2	4 – 1995 3 – 1996 3 – 1999 4 – 2010
Clearwater	520,525	2	-	2,3	4 – 1995 3 – 1996
Clearwater OPA	520,525	-	2	2,3	-
Dunedin BCEGS – Personal Lines BCEGS – Commercial Lines	525	2	-	3	4 – 1995 4 – 1996 4 – 2007 3 – 2007
Dunedin OPA	525	-	2	3	-
East Lake Tarpon FD	525	4/8B	-	3	-
Gulfport	525	3	-	3	4 – 1995 3 – 2005
Indian Rocks Beach BCEGS – Personal Lines BCEGS – Commercial Lines	520	3	-	2	4 – 1995 3 – 1996 4 – 2007 4 – 2010 3 – 2010
Indian Shores	520	3	-	2	4 – 1995 4 – 1996 3 – 1998 2 – 2005
Kenneth City – Pinellas Park Fire Station 37 is not recognized. BCEGS – See Pinellas Park 2005 BCEGS – See Pinellas Park 2009	525	3	-	3	4 – 1995 5 – 1996 3 – 1998 3 – 2005 4 – 2009

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PINELLAS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Largo					3 – 1995
BCEGS - Personal Lines BCEGS - Commercial Lines	525	2	-	3	4 – 2011 3 – 2011
Largo OPA – Includes High Point, Belleair Belleair Bluffs FD	525	-	2	3	-
Lealman FD – Includes Lealman, St. Petersburg OPA	525	3	-	3	-
Madeira Beach	520,525	3	-	2,3	4 – 1995 5 – 1996 3 – 1999 4 – 2010
North Redington Beach	520	2	-	2	4 – 1995 5 – 1996 3 – 2005 4 – 2010
Oldsmar BCEGS – Personal Lines BCEGS – Commercial Lines	525	3	-	3	4 – 1995 5 – 1996 3 – 2005 4 – 2005
Palm Harbor FD – Includes Crystal Beach, Ozona, Palm Harbor	525	4	-	3	-
Pinellas County BCEGS – Includes all unincorporated areas	520,525	-	-	2,3	4 – 1995 3 – 1997 4 – 2010
Pinellas Park – Pinellas Park Fire Station 37 is not recognized.	525	3	-	3	3 – 1995 4 – 2009
Pinellas Park OPA - Pinellas Park Fire Station 37 is not recognized.	525	-	3	3	-
Pinellas Suncoast FD – Includes Indian Rocks	520,525	3	-	2,3	-
Redington Beach	520	2	-	2	4 – 1995 4 – 1996 3 – 1999 4 – 2010
Redington Shores	520	2	-	2	4 – 1995 5 – 1996 4 – 2007

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PINELLAS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Safety Harbor BCEGS – Personal Lines BCEGS – Commercial Lines	525	3+	-	3	4 – 1995 5 – 1996 4 – 1999 4 - 2010 3 - 2010
Safety Harbor OPA	525	-	3+	3	-
Seminole	525	3	-	3	4 – 1995 4 – 1997 3 – 2003 4 – 2009
Seminole FD	525	3	-	3	-
St Petersburg BCEGS – Personal Lines BCEGS – Commercial Lines	521,522	2	-	2,3	3 – 1995 4 – 2009 3 – 2009
St Pete Beach	520	4	-	2	4 – 1995 4 – 1996 3 – 2002 4 – 2010
South Pasadena	525	4	-	3	4 – 1995 5 – 1996 3 – 2005
South Pasadena OPA	525	-	4	3	-
Tarpon Springs	525	3	-	3	4 – 1995 5 – 1996 4 – 1999 3 - 2010
Tarpon Springs OPA	525	-	3	3	-
Tierra Verde	525	3	-	3	4 - 1995 3 - 1997 4 – 2010
Treasure Island	520	4	-	2	4 – 1995 4 – 1996 2 – 1998 3 – 2009
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas West of the East Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

POLK COUNTY					
CITY, TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Auburndale – Hydrant distance requirement does not apply due to an alternate, creditable water supply.	530	4	-	4	5 – 1995 5 – 1996 3 – 1999 4 – 2008
Auburndale OPA – Hydrants on the Lake Van Estates and North Point water systems are not recognized. Hydrant distance requirement does not apply due to an alternate, creditable water supply.	530	-	4+	4	-
Bartow	530	4+	-	4	5 – 1995 4 – 1996
Bartow OPA – Includes Homeland	530	-	4+	4	-
Davenport BCEGS – Personal BCEGS – Commercial	530	6	-	4	5 – 1995 4 – 1996 6 – 1997 5 – 2002 4 – 2007 3 – 2007
Dundee BCEGS – Personal BCEGS – Commercial	530	5+	-	4	5 – 1995 4 – 1996 98 – 2002 4 – 2007 3 – 2007
Dundee OPA	530	-	5+	4	-
Eagle Lake – See Polk County FD	530	(5+)	-	4	5 – 1995 5 – 1996 4 – 2000
Frostproof	530	5	-	4	5 – 1995 4 – 1996 3 – 2007
Frostproof OPA – Includes former district of Sun Ray, Hydrants on the Emmanuel Baptist Church, First Christian Church, Rainbow Resort, Shepherd Sub Division and Whidden Mobile Home Park Water Systems are not recognized.	530	-	6+	4	-
Ft Meade	530	5/8B	-	4	5 – 1995 3 – 1996 4 - 2010
Ft Meade OPA – Includes Pembroke	530	-	8B/10	4	-
Haines City BCEGS – Personal BCEGS – Commercial	530	4+	-	4	5 – 1995 4 – 1996 5 – 2008 4 – 2008 98 – 2012

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

POLK COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Lake Alfred	530	6	-	4	5 – 1995 6 – 1996 4 – 2000
Lake Alfred OPA	530	-	6+	4	-
Lake Hamilton – See Polk County FD	530	(5+)	-	4	5 – 1995 4 – 1996 98 - 2012
Lake Wales	530	3	-	4	5 – 1995 6 – 1996 3 – 2001 4 - 2011
Lake Wales OPA – Includes Highland Park & West Lake Wales	530	-	4+	4	-
Lakeland - Lakeland Fire Station 7 is not recognized.	530	3+	-	4	4 – 1995
Lakeland OPA – Lakeland Fire Station 7 is not recognized.	530	-	3+	4	-
Mulberry – See Polk County FD	530	(5+)	-	4	5 – 1995 4 – 1996
Polk City – See Polk County FD	530	(5+)	-	4	5 – 1995 6 – 1997 4 – 2003
BCEGS – Personal					4 – 2007
BCEGS - Commercial					3 - 2007
Polk County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS - Commercial	530	-	-	4	5 – 1995 4 – 1996 4 – 2007 3 – 2007
Polk County FD – Includes Babson Park, Bowling Green OPA, Davenport OPA, Eloise, Fedhaven, Haines City OPA, Hesperides, Highland City, Hillcrest Heights, Indian Lake Estates, Kathleen, Lake Garfield, Lake of the Hills, Loughman, Medulla, Mulberry OPA, Nalcrest, Pierce, Poinciana FD, Waverly – Hydrants on the Bartow Commercial Park, Breeze Hill MHP, Hickory Lake Estates, Little Sun Ray, Oak Acres, Pine Lakes MHP, Roberts MHP, Shady Nook, Sunny Acres and Winter Haven MHP water systems are not recognized. Polk County Fire Stations 790, 860, 880, 950, and 970 are not recognized.	530	5+	-	4	-
Winter Haven	530	3/8B	-	4	5 – 1995 3 – 1996
BCEGS – Personal					5 – 2008
BCEGS – Commercial					4 – 2008
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PUTNAM COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bardin FD	540	9+	-	4	-
Crescent City-See Crescent City FDS & FPSA BCEGS – Personal Lines BCEGS – Commercial Lines	540	(5+)	-	4	3 - 1996 4 - 2009 3 – 2009 3 – 2012
Crescent City FDS-Hydrant distance requirement does not apply due to an alternate, creditable water supply.	540	5+	-	4	-
Crescent City FPSA	540	5	-	4	-
East Palatka FD – Includes East Palatka	540	4+	-	4	-
East Palatka FDS – Hydrant distance requirement does not apply due to an alternate, creditable water supply	540	4+	-	4	-
Florahome Grandin FD – Includes Florahome and Putnam Hall	540	9+	-	4	-
Francis FD	540	4+	-	4	-
Georges Lake FD – Class 4 applies to properties within 1,000 ft of the shoreline of Georges Lake.	540	4/8B	-	4	-
Georgetown Fruitland FD – Includes Fruitland, Georgetown	540	9+	-	4	-
Hollister FD – Includes Hollister	540	9+	-	4	-
Interlachen – See Interlachen FD BCEGS – Personal Lines BCEGS – Commercial Lines	540	(6+)	-	4	3 - 1996 4 - 2009 3 – 2009 3 – 2012
Interlachen FD – Includes Mannville	540	6+	-	4	-
Melrose FD	540	5+	-	4	-
Palatka BCEGS – Personal Lines BCEGS – Commercial Lines	540	5	-	4	4 - 1996 3 – 1999 3 – 2007 4 – 2007
Pomona Park BCEGS – Personal Lines BCEGS – Commercial Lines	540	6+	-	4	3 - 1996 4 - 2009 3 – 2009 3 – 2012
Pomona Park OPA – Includes Lake Como	540	-	9+	4	-
Precinct 21 FD	540	9+	-	4	-
Putnam County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	540	-	-	4	3 - 1996 4 - 2009 3 – 2009 3 – 2012

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

PUTNAM COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Riverside FD FDS – Includes San Mateo – Recognized automatic aid response is provided to the entire graded area by the East Palatka Station 6 and Satsuma Station 23 Fire Departments. Hydrant distance requirement does not apply due to an alternate, creditable water supply.	540	5+	-	4	-
Riverside FD FPSA – Includes San Mateo	540	4+	-	4	-
Satsuma FD – Includes Satsuma – Class 5 may be credited within 1,000 ft of certain water supply suction points	540	5/8B	-	4	-
Southwest FD	540	9+	-	4	-
Unit 16 17 FD	540	9	-	4	-
Welaka-See Welaka FDS- Automatic Aid Response is provided to the entire graded area by the Satsuma Station 23, Georgetown Fruitland Station 9 & Pomona Park Lake Como Station 10 Lake Como Station Fire Departments. BCEGS – Personal Lines BCEGS – Commercial Lines	540	(4)	-	4	3 - 1996 5 – 2002 4 - 2009 3 – 2009 5 – 2010
Welaka-See Welaka FPSA-Automatic Aid Response is provided to the entire graded area by the Satsuma Fire Department Station 23. BCEGS – Personal Lines BCEGS - Commercial Lines	540	(5)	-	4	3-1996 5-2002 4-2009 3-2009 5-2010
Welaka FDS-Hydrant distance requirement does not apply due to an alternate creditable water supply.	540	4	-	4	-
Welaka FPSA	540	5	-	4	-
West Putnam FD – Includes Johnson, McMeekin - Class 8 may be credited within 1000 ft of two standpipes located on McKeeken Hwy (aka Keuka Rd) at Feldspar Corp	540	8B/10	-	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SAINT JOHNS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bakersville – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 - 2010
Crescent Beach – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Elkton – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Fruit Cove – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Hastings BCEGS – See St Augustine 2005, 2009	555	6	-	3	3 – 1995 4 – 2005
Moultrie – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Orangedale – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SAINT JOHNS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Palm Valley – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Picolata – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Ponte Vedra – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Riverdale – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Spuds – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
St Augustine	550,555	3	-	2,3	4 – 1995
St Augustine Beach	550	5	-	2	3 – 1995
St Johns County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	-	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 - 2010
St Johns County FD - Hydrants on Fountain Apt and River Oaks Plantation water systems are not recognized. St Johns County FS 3A, 13, and 18 are not recognized.	550,555	5+	-	2,3	-

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SAINT JOHNS COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Summer Haven – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Switzerland – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	550,555	(5+)	-	2,3	3 – 1995 4 – 2005 2 – 2005 3 – 2010
Tocoi – See St Johns County FD BCEGS – Personal Lines BCEGS – Commercial Lines	555	(5+)	-	3	3 – 1995 4 – 2005 2 – 2005 3 - 2010
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 - All areas East of the West Bank of the Intracoastal Waterway Zone 3 - Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SAINT LUCIE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Fort Pierce – See St Lucie Co FD	560,565	(3+)	-	1,2	4 – 1995 4 – 1996
Indrio – See St Lucie Co FD	560,565	(3+)	-	1,2	-
Port St Lucie – See St Lucie Co FD	560,565	(3+)	-	1,2	4 – 1995 4 – 1996 2 – 1998 4 – 2005
St Lucie – See St Lucie Co FD	560,565	(3+)	-	1,2	4 – 1995 4 – 1997
St Lucie County BCEGS – Includes all unincorporated areas	560,565	-	-	1,2	4 – 1995 3 – 1997
St Lucie County FD – Saint Lucie County Administration Building Fire Station is not recognized.	560,565	3+	-	1,2	-
Walton – See St Lucie Co FD	560,565	(3+)	-	1,2	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 1 – All areas East of the West Bank of the Intracoastal Waterway Zone 2 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SANTA ROSA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Allentown FD – Includes Allentown, Chumuckla	575	5+	-	3	-
Avalon Beach Mulat FD – Includes Avalon Beach, Mulat	575	5+	-	3	-
Bagdad FD – Includes Bagdad	575	5+	-	3	-
Berrydale FD	575	6+	-	3	-
East Milton FD – Hydrants in the East Milton FD with a single 2 ½ opening are not recognized	575	6+	-	3	-
Eglin Air Force Base – Military	570,575	5+	-	2,3	-
Gulf Breeze BCEGS – Personal Lines BCEGS – Commercial Lines	575	4	-	3	4 – 1995 8 – 2005 4 – 2007 4 – 2010 3 – 2010
Harold FD – Includes Harold	575	8+	-	3	-
Holley Navarre FD – Includes Holley, Navarre. Holley Navarre Fire Station 44 is not recognized.	575	5+	-	3	-
Jay BCEGS – Personal Lines BCEGS – Commercial Lines	575	5	-	3	4 – 1995 8 – 2005 4 – 2007 4 – 2010 3 - 2010
Jay FD	575	6+	-	3	-
Midway FD	575	3	-	3	-
Milton BCEGS – Personal Lines BCEGS – Commercial Lines	575	4	-	3	4 – 1995 8 – 2005 4 – 2007 4 – 2010 3 - 2010
Munson FD – Includes Munson	575	7+	-	3	-
Navarre Beach FD	570	5	-	2	-
Pace FD – Includes Pace	575	6+	-	3	-
Santa Rosa County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	570,575	-	-	2,3	4 – 1995 8 – 2005 4 – 2007 4 – 2010 3 - 2010

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SANTA ROSA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Skyline FD	575	5+	-	3	-
Whiting Field – Military	575	5	-	3	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of the North Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SARASOTA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Englewood FD	580	4+	-	2	-
Laurel – See Nokomis FD	580	(3/8B)	-	2	3 – 1995 4 – 2010
Longboat Key	580	5	-	2	3 – 1995 5 – 1996 3 – 2000
Miakka – See Sarasota County FD	580/585	(3/8B)	-	2,3	3 – 1995 4 – 2010
Nokomis – See Nokomis FD	580	(3/8B)	-	2	3 – 1995 4 – 2010
Nokomis FD	580	3/8B	-	2	-
North Port	580,585	2/8B	-	2,3	5 – 1995 3 – 1997 4 – 2006
Osprey – See Sarasota County FD	580,585	(3/8B)	-	2,3	3 – 1995 4 – 2010
Sarasota – Sarasota County FS 18 is not recognized	580,585	3	-	2,3	4 – 1995 3 – 2001
Sarasota Bradenton Airport FD	585	6	-	3	-
Sarasota County BCEGS – Includes all unincorporated areas	580,585	-	-	2,3	3 – 1995 4 – 2010
Sarasota County FD – Includes Bee Ridge	580,585	3/8B	-	2,3	-
Siesta Key – See Sarasota County FD	580,585	(3/8B)	-	2,3	3 – 1995 4 – 2010
South Venice – See Sarasota County FD	580	(3/8B)	-	2	3 – 1995 4 – 2010
Venice BCEGS – Personal Lines BCEGS – Commercial Lines	580	3	-	2	3 – 1995 4 – 2011 3 – 2011
Venice OPA	580		3	2	-
Warm Mineral Springs – See Sarasota County FD	580/585	(3/8B)	-	2,3	3 – 1995 4 – 2010
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Beginning at the Northern Boundary of County and Southward all areas West of the East Bank of the Intracoastal Waterway to Midnight Pass hence Southward all areas West of the Myakka River to the Southern Boundary of the County Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SEMINOLE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Altamonte Springs	590	3	-	4	3 – 1995 5 – 1996 4 – 1999 2 – 2004
Casselberry BCEGS – Personal Lines BCEGS – Commercial Lines	590	4	-	4	3 – 1995 4 – 1996 3 – 2000 3 – 2012 2 – 2012
Lake Mary	590	4	-	4	5 – 1995 3 – 2004 4 – 2010
Longwood	590	3	-	4	5 – 1995 4 – 1999
Oviedo BCEGS – Personal Lines BCEGS – Commercial Lines	590	2+	-	4	4 – 1995 4 – 2004 3 – 2004 4 – 2009 4 – 2012 3 – 2012
Sanford	590	3+	-	4	4 – 1995 5 – 2006 4 – 2009
Seminole County BCEGS – Includes all unincorporated areas	590	-	-	4	3 – 1995
Seminole County FD – Includes Chuluota, Geneva, Lake Monroe, Markham, Paola. Seminole County Fire Station 28 is not recognized.	590	4+	-	4	-
Winter Springs – Seminole County Fire Station 28 is not recognized.	590	4+	-	4	5 – 1995 4 – 1998
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 - Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SUMTER COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Bushnell BCEGS – Personal BCEGS – Commercial	600	5	-	4	6 – 1996 4 – 2000 4 – 2007 3 – 2007 4 – 2010 4 – 2012 3 – 2012
Center Hill	600	5/8B	-	4	6 – 1996 4 – 2000 5 – 2008
Coleman BCEGS – Personal BCEGS – Commercial	600	6	-	4	6 – 1996 4 – 2000 4 – 2007 3 – 2007
Sumter County BCEGS – Includes all unincorporated areas BCEGS – Personal BCEGS – Commercial	600	-	-	4	6 – 1996 4 – 2000 4 – 2007 3 – 2007
Sumter Co FD – Includes Bushnell OPA, Center Hill OPA, Coleman OPA, Croom A Coochee FD, Lake Panasoffkee FD, Oxford, Oxford FD, Royal FD, Saint Catherine, Sumterville, Tri County FD, Webster OPA and Wildwood OPA	600	5/8B	-	4	-
The Villages FD – The Villages Fire Station 42 is not recognized, includes The Villages	600	3/8B	-	4	-
Webster	600	5	-	4	6 – 1996 4 – 2000 5 - 2008
Wildwood	600	4	-	4	6 – 1996 4 – 2000 3 – 2001
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

SUWANNEE COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Advent Christian Village FD	610	7+	-	4	-
Branford BCEGS – Personal BCEGS - Commercial	610	6+	-	4	5 – 1996 4 – 2005 5 – 2012 4 – 2012
Dowling Park – See Suwannee Co FD BCEGS – Personal BCEGS - Commercial	610	(6+)	-	4	5 – 1996 4 – 2005 5 – 2012 4 – 2012
Live Oak	610	4	-	4	5 – 1996 4 – 2002
Luraville – See Suwannee Co FD	610	(6+)	-	4	-
McAlpin – See Suwannee Co FD BCEGS – Personal BCEGS - Commercial	610	(6+)	-	4	5 – 1996 4 – 2005 5 – 2012 4 – 2012
Obrien – See Suwannee Co FD BCEGS – Personal BCEGS - Commercial	610	(6+)	-	4	5 – 1996 4 – 2005 5 – 2012 4 – 2012
Suwannee County BCEGS – includes all unincorporated areas BCEGS – Personal BCEGS - Commercial	610	-	-	4	5 – 1996 4 – 2005 5 – 2012 4 – 2012
Suwannee County FD – Includes Dowling Park FD, Falmouth FD, Luraville FD, McAlpine FD, Obrien FD, Pine Grove FD, Ranchette FD, Stagecoach FD, Wellborn FD	610	6+	-	4	-
Wellborn – See Suwannee Co FD BCEGS – Personal BCEGS - Commercial	610	(6+)	-	4	4 – 2005 5 – 2012 4 – 2012
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA					
Zone 4 – Entire County					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

TAYLOR COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Boyd – See Taylor Co FD	620,625	(6+)	-	2,3	4 - 2010
Foley – See Taylor Co FD	620,625	(6+)	-	2,3	7 – 1996 4 – 1999
Keaton Beach – See Taylor Co FD	620	(6+)	-	2	7 – 1996 4 – 1999
Perry	625	6	-	3	5 – 1996 4 – 1999
Salem – See Taylor Co FD	620,625	(6+)	-	2,3	7 – 1996 4 – 1999
Taylor County BCEGS – Includes all unincorporated areas	620,625	-	-	2,3	7 – 1996 4 – 1999
Taylor Co FD – Includes Athena FD, Econofina FD, Nutall FD, Salem FD, Shady Grove FD, Steinhatchee FD, Taylor Beaches FD, Taylor Co Central FD. Taylor County fire stations 4, 6 and 7 are not recognized. Hydrants on the Taylor coastal water system are not recognized.	620/625	6+	-	2/3	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Adams Beach, Fish Creek, Keatons Beach, Steinhatchee and any other towns or communities lying wholly South or West of US Hwy 98 Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

UNION COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Lake Butler	630	4+	-	4	98 – 1997 6 – 2007 4 – 2012
Lake Butler OPA	630	-	4+	4	-
Raiford	630	9	-	4	98 – 1997 6 – 2007 4 – 2012
Raiford OPA	630	-	9+	4	-
Union County BCEGS – Includes all unincorporated areas	630	-	-	4	98 – 1997 6 – 2007 4 – 2012
Worthington Springs	630	9	-	4	98 – 1997 6 – 2007 4 – 2012
Worthington Springs OPA	630	-	9+	4	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

VOLUSIA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Barberville – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
Cassadaga – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
Daytona Beach BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	3+	-	2,3	4 – 1995 98 – 1996 3 – 1998 4 – 2008 3 – 2008
Daytona Beach Shores	640	5	-	2	6 – 1995 4 – 1998 3 – 2004
Daytona Beach Shores OPA	640	-	5	2	-
DeBary BCEGS – Personal Lines BCEGS – Commercial Lines BCEGS – Personal Lines BCEGS – Commercial Lines	645	4+	-	3	4 – 1995 4 – 2005 3 – 2005 5 – 2009 4 – 2009 4 – 2012
DeLand	645	4+	-	3	4 – 1995 3 – 1996 4 – 2006 3 – 2009
Deltona BCEGS – Personal Lines BCEGS – Commercial Lines	645	4+	-	3	4 – 1995 5 – 1999 4 – 2005 4 – 2009 3 – 2009
Edgewater BCEGS – Personal Lines BCEGS – Commercial Lines	645	3+	-	3	3 – 1995 4 – 2009 4 – 2012 3 – 2012

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

VOLUSIA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Enterprise – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
Glenwood – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
Holly Hill BCEGS – Personal Lines BCEGS – Commercial Lines	645	6	-	3	5 – 1995 4 – 2009 4 – 2012 3 – 2012
Lake Helen	645	4+	-	3	4 – 1995 6 – 1996 4 – 2000
Mission City – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
National Gardens – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
New Smyrna Beach	640,645	4/8B	-	2,3	4 – 1995
Oak Hill	645	4+	-	3	5 – 1995 4 – 2003
Orange City	645	4+	-	3	4 – 1995 4 – 1996
Ormond Beach	640,645	4+	-	2,3	4 – 1995 3 – 2004
Pierson	645	4+	-	3	4 – 1995 6 – 1996 3 – 2007 4 – 2010
Ponce Inlet	640	5	-	2	4 – 1995 3 – 1999
Port Orange BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	4	-	2,3	7 – 1995 4 – 1998 4 – 2004 3 – 2004

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

VOLUSIA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Port Orange OPA	645	-	4+	3	-
Seville – See Volusia Co FD BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	(5+)	-	2,3	4 – 1995 4 – 2005 3 – 2005
South Daytona – South Daytona Fire Station 99 is not recognized.	645	4	-	3	4 – 1995 3 – 1998
Volusia County BCEGS – Includes all unincorporated areas BCEGS – Personal Lines BCEGS – Commercial Lines	640,645	-	-	2,3	4 – 1995 4 – 2005 3 – 2005
Volusia County FD – Class 5 may be credited within 1000 ft of certain water supply suction points. Includes Astor in Lake Co.	640,645	5+	-	2,3	-
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas East of the West Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

WAKULLA COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Apalachee Bay FD – Class 6 may be credited within 1000 ft of certain water supply suction points. Hydrants with a single 2 ½ inch outlet are not recognized.	650	6+	-	2	-
Arran – See Crawfordville FD	655	(6+)	-	3	-
Bethel – See Riversink FD	655	(7+)	-	3	-
Crawfordville – See Crawfordville FD	655	(6+)	-	3	-
Crawfordville FD	655	5/8B	-	3	-
Medart FD	650,655	7+	-	2,3	-
Newport – See Saint Marks OPA	650,655	-	(5+)	2,3	4 – 1996
Ochlockonee Bay FD	650,655	5+	-	2,3	-
Panacea – See Panacea FD	650,655	(6+)	-	2,3	4 – 1996
Panacea FD – Hydrants with a single 2 ½ inch outlet are not recognized	650,655	6+	-	2,3	-
Riversink FD – Hydrants with a single 2 ½ inch outlet are not recognized.	655	7+	-	3	-
Saint Marks	650	5+	-	2	4 – 1996
Saint Marks OPA	650,655	-	5+	2,3	-
Shadeville – See Crawfordville FD	655	(6+)	-	3	4 – 1996
Smith Creek FD	655	9+	-	3	-
Sopchoppy	655	6+	-	3	4 – 1996
Sopchoppy OPA	655	-	7+	3	-
Spring Creek – See Apalachee Bay FD	650	(6+)	-	3	4 – 1996
Wakulla – See Wakulla FD	655	(6+)	-	3	4 – 1996
Wakulla County BCEGS – includes all unincorporated areas	650,655	-	-	2,3	4 – 1996
Wakulla FD	655	6+	-	3	-
Wakulla Springs – See Wakulla FD	655	(6+)	-	3	4 – 1996
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – Towns of Panacea, St Marks, Spring Creek, Wakulla Beach and any other towns or communities lying wholly South or East of US Hwy 98 Zone 3 Remainder of County</p>					

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

WALTON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Argyle FD	665	8+	-	3	-
Darlington – See Darlington Gaskin FD BCEGS – Personal Lines BCEGS – Commercial Lines	665	(9+)	-	3	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
Darlington Gaskin FD	665	9+	-	3	-
Defuniak Springs	665	6+	-	3	5 – 1996 4 – 2000
Eglin Air Force Base – Military	665	5+	-	3	-
Freeport BCEGS – Personal Lines BCEGS – Commercial Lines	665	5+	-	3	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
Freeport OPA	665	-	5+	3	-
Glendale – See Glendale FD BCEGS – Personal Lines BCEGS – Commercial Lines	665	(9+)	-	3	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
Glendale FD	665	9+	-	3	-
Liberty FD	665	6+	-	3	-
Mossy Head – See Mossy Head FD BCEGS – Personal Lines BCEGS – Commercial Lines	665	(8+)	-	3	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
Mossy Head FD	665	8+	-	3	-
Paxton BCEGS – Personal Lines BCEGS – Commercial Lines	665	7+	-	3	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
Paxton OPA	665	-	9+	3	-

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CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

WALTON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Point Washington – See South Walton FD BCEGS – Personal Lines BCEGS – Commercial Lines	660	(5+)	-	2	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
Red Bay FD	665	9+	-	3	-
Santa Rosa Beach– See South Walton FD BCEGS – Personal Lines BCEGS – Commercial Lines	660	(5+)	-	2	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
South Walton FD	660	5+	-	2	-
Tri Village FD – Class 7 may be credited within 1000 ft of certain water supply suction points	665	7+	-	3	-
United FD	665	9+	-	3	-
Walton County BCEGS – Personal Lines BCEGS – Commercial Lines	660,665	-	-	2,3	8 – 1996 99 – 2002 4 – 2007 5 – 2002 5 – 2007 4 – 2012
<p>Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 2 – All areas South of the North Bank of the Intracoastal Waterway Zone 3 – Remainder of County</p>					

CITIZENS PROTECTION CLASSES / WIND ZONES / BCEGS

WASHINGTON COUNTY					
CITY,TOWN, or FIRE DISTRICT	CSP Code	Protection Inside	Protection OPA	EC (Wind) Zone	BCEGS
Caryville	670	7+	-	4	5 – 1996
Caryville OPA	670	-	9+	4	-
Chipley	670	6	-	4	5 – 1996
Chipley OPA	670	-	6+	4	-
Country Oaks FD	670	9+	-	4	-
Ebro	670	10	-	4	5 – 1996
Five Points FD	670	9+	-	4	-
Greenhead FD	670	9+	-	4	-
Hinson Crossroads FD	670	9+	-	4	-
Orange Hill FD	670	9+	-	4	-
Sunny Hills FD – Hydrants on the Well 5 Water System are not recognized.	670	7+	-	4	-
Vernon	670	7	-	4	5 – 1996
Vernon OPA	670	-	9+	4	-
Washington County BCEGS – Includes all unincorporated areas	670	-	-	4	5 – 1996
Wausau	670	5+	-	4	5 – 1996
Wausau OPA	670	-	9+	4	-
Class 10 applies to unincorporated areas not in a Fire District (FD) or OPA Zone 4 – Entire County					