

Windstorm Mitigation Inspections



If your home is located in a storm-prone area, your homeowners insurance becomes a little bit more of a complex issue. This includes areas such as wind-stricken coastal regions and hurricane hotspots. The complexity relates to storm threats inflating your home insurance premiums as storms are a big insurance risk. All is not lost however. As a result of **windstorm mitigation**, you definitely don't have to subject yourself to higher premiums even if you're located in an area that is vulnerable to damaging wind storms.

What is Windstorm Mitigation?

Also known as windstorm inspection, **windstorm mitigation** is an official protocol through which inspectors assess your home. This assessment is carried out with a view to determine how appropriate your home building's structure is in withstanding the effects of strong winds such as hurricanes, tornados or gale-force winds. During the **windstorm mitigation** inspection, a set of criteria are zoned-in on focusing on a selection of established construction features which have the ability to limit losses during wind storms.

A **windstorm mitigation** inspection could be commissioned by an insurance company, or it can be initiated by the homeowner. In case of a **windstorm mitigation** inspection initiated by the homeowner, this would be in an attempt to reduce the premiums they'd otherwise have to pay on their home insurance. Since insurers themselves are justifiably notorious for offering increased premiums to homeowners in hurricane high-risk areas, it becomes imperative for homeowners to take this initiative.

A complete **windstorm mitigation** inspection, which is fully-recognized by certified insurers, is best attained through a dedicated home inspection business. These specialized professionals offer additional value services such as four-point inspections, Citizens roof certification inspections and general home inspections. All of these are major considerations in the subsequent homeowners' insurance premiums to be quoted.

Money Saved through **Windstorm Mitigation** Goes Beyond Homeowners Insurance

While the money-saving implications of **windstorm mitigation** are primarily linked to the premiums one would have to pay on their home insurance, it doesn't end there. Through **windstorm mitigation** inspections, homeowners can generically save money as a result of gaining expert knowledge on how they can physically improve their homes to withstand the forces of nature. In case a storm actually does materialize with the potential to damage their property, homeowners can save money if their properties have structures that can withstand those storms and avoid damage.

Any subsequent upgrade, contract job adjustment, reconstruction or improvement not only better equips the building to deal with possible wind damage, but can also be worked into one's home insurance premiums quote. At the end of the day, insurers assess the amount of risk tied to their contractual arrangement with homeowners. **Windstorm mitigation** plays a major role in reducing that risk, which ultimately affects the calculated insurance premiums.