

Lower Your Homeowners Insurance Cost with Wind Mitigation Inspection

Insurance Company's offer discounts on your policy premiums for building construction techniques and features that provide greater protection for your home or business.

Windstorm Mitigation discounts are offered for features that protect your home or business from wind damage caused by major storms.

These discounts apply only to the wind portion of your policy premium. They are not offered for mobile homes.

1. Opening protection devices:

- Rated shutters to protect all windows and doors from windborne debris
- Special impact-resistant windows and doors with proper paperwork (Notice of Acceptance)

2. Roof shape

- Hip roof (sloped on all four sides like a pyramid)
- Flat Roof
- Other (not Hip or Flat)

3. Roof Covering - 2001 Florida Building Code (FBC)

- Broward County – Roof must be newer than 9/1/94
- Palm Beach County – Roof must be newer than 3/1/02

4. Roof-deck attachment

- Clips (minimum of 3 nails)
- Single Wraps Straps (single strap that wraps over the top of the truss/rafter & is secured with a minimum of 2 nails on the front and 1 on the back.)

Ask your Insurance agent for more information.

Other Discounts

Certain types of policies also may qualify for additional discounts:

- Fire alarm systems - Centrally monitored systems, with and without sprinklers, may be eligible for discounts.
- Burglar alarm systems - Systems must be monitored to be eligible for premium discounts.
- Sprinkler systems - Documentation is required before any discounts are applied, and the cost of any required certification of discount - eligible features is the homeowner's responsibility.

Ask your Insurance agent whether your policy may qualify.

