

Mitigation Credits Help Reduce The Cost Of Your Homeowners Insurance!

Did you know that the State of Florida requires insurance companies to offer reduced rates for homes with certain hurricane resistant features?

Wind Insurance discounts are available for building features that reduce damage during high wind events. The Wind Mitigation discounts are justified because stronger, more wind-resistive structures have lower windstorm losses, which mean reduced costs to insurance companies. **Most existing structures** have one or more wind resistive construction features and may qualify for some Wind Mitigation insurance discounts.

Windstorm construction features protect your home from catastrophic hurricane damage by strengthening your homes ability to withstand the uplift, shear and lateral forces of the wind associated with a hurricane to the exterior shell of your home. The features enhance the vulnerable components of your home's protective shell or envelope by fortifying your roof, exterior walls, windows and doors so they will not breach or fail in high winds. If this protective shell or envelope is breached, not only can wind-driven rain and debris enter your home causing considerable damage to its interior, but also the high winds can enter your home and exert pressure on your walls and roof leading to catastrophic damage to your property.

What are wind resistive features?

- **Roof Shape** - A hipped roof is one that slopes upward from all sides of the building. Because of its aerodynamic properties and construction techniques, most hipped roofs will perform better in windstorms than other designs. On a square the home the roof would resemble a pyramid. If you have a hip roof you most likely have this credit already, you would see hip roof as the roof type on your declarations page.
- **Roof Covering** – Shingles attached to current code are less likely than older roofs to be damaged or torn away by high winds. Beyond the cost of a roof, insurance companies are concerned with the interior of a house becoming vulnerable to rainwater. If you've replaced your roof since 2002 your home should qualify for wind mitigation credit. If your home has been built since 1994 your roof still may qualify if it was built to the 1994 Dade/Broward code – which some builder adhered to.
- **Roof Deck Attachment** – The length of nails used to attach the roof deck to

given so even if your shutters meet the old code your house will qualify for credit.

- **Roof to wall connection** – This is the easiest of all credits to qualify for to receive a credit all you have to do is prove that your house was built with at least hurricane clips.

So how much are you going to save? The only way to find out is have your home inspected by a licensed General Contractor and have a Uniform Home Inspection Form completed. You can also contact My Florida Safe Home at 1-866-513-6734 or apply online at <http://www.mysafefloridahome.com> for a free inspection.

Who should get their home inspected? Every home that was built prior to 2002, I realize that this is a very broad statement but we have not seen one completed mitigation form that has not found a credit. Usually a house has at least hurricane clips as its roof to wall connection. Being able to give credit for hurricane straps or clips can save hundreds of dollars. In addition as a result of the 2004 storm season many homes have new roofs this would create even more credits.

Even a house built since 2002 (when new construction code when into effect) could save money getting a mitigation form completed. Yes – most of the credits are automatically given because of the year of construction but an inspection could dig up another \$100 or two in savings.

Discover How These People Saved Money

I've had my homeowners insurance with The Delgado Group for 6 years when I called about my renewal I was told that I should get a wind mitigation form filled out. I did this and saved \$1,147 for the year on my homeowners insurance. I'm glad The Delgado Group keeps track of ways I can save money on my insurance.

**Robert Dooling – Fort Pierce
Client Since 2002**

"I have been extremely pleased with the excellent reduction of the premium on my homeowners insurance. With the recommendation of the staff at The Delgado Group (Patty Jones) our home was inspected for wind mitigation credits and saved over 51% of the original Premium – we highly recommend The Delgado Group"

Robert McGlinchey – Fort Pierce