

7 INSURANCE DISCOUNTS EVERY HOMEOWNER NEEDS TO KNOW

Savings #1 - Building Code

The year your house was built, all of the materials and installation methods used were according to the building code for that year. Generally speaking, the newer the home, the more up to date the building code. **If your house was built 3/1/2002 or after**, you will qualify for the highest discount in that category. There is a reduced discount if your home was built after 9/1/1994.

Savings #2 - Roof Covering

The same is true for the age of the roof. If the roof was built originally or has been replaced after 3/1/2002, you will receive the highest discount in this section. All materials installed on any roofing system in South Florida are regulated by either Florida Building Code (FBC) or Miami Dade Product Approval. This means ALL materials and installations are specifically described and local cities inspect and approve the work.

Savings #3 - Roof Deck Attachment

The roofing code changed in 2001 and now the plywood on the roof has to be nailed directly to trusses. The inspector will look at plywood thickness and nail size to determine the rating if the roof was installed before 2001.

Savings #4 - Roof to Wall Connection

An increased form of wind protection is called hurricane straps (aka single or double wrap) where they give discounts for nail strips of metal around the trusses to the concrete wall. If you don't have the straps around every truss (which can usually only be done when the roof is off) you will get credit for a smaller discount (clips). They also count the amount of nails used and three is needed for the maximum discount. Remember, the amount of work to add one nail to the trusses is just about as much work as doing it from scratch. The best time to do this is during the re-roof.

Savings #5 - Roof Geometry

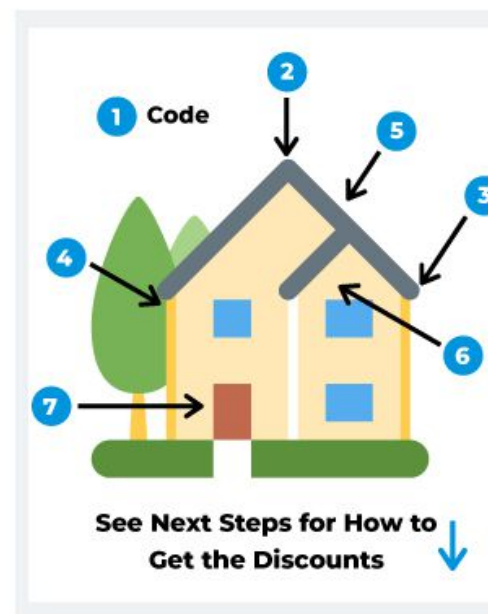
You can't do anything about this one. If your house is a hip shaped roof, you will get a higher discount because the roof is more aerodynamic and the wind is more likely to go over the house

Savings #6 - Secondary Water Resistance

When the roof has been completely removed during the re-roof process, a "second layer" of material (to me it looks like duct tape) is placed where the edges of all the plywood meet. This extra layer of protection qualifies as a discount.

Savings #7 - Opening Protection

Every opening must be protected with bracing (for garage doors) or impact rated for the rest of the windows, doors and skylights. Even one opening not protected will disqualify you from the highest discount. (Ask me about my tip on how to keep this information after new windows and doors have been installed.)



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STEP 1

Hire an approved inspector to complete a "Wind Mitigation Inspection."

STEP 2

Submit the completed Uniform Mitigation Verification Inspection form along with pictures to your insurance company for a discount.

STEP 3

More Savings! After every additional upgrade is installed the inspection report can be updated to reach your highest discount available.



The inspection is only good for five years and needs to be repeated according to most insurance companies.

AUTHORIZED INSPECTORS

- Qualified Home Inspector
- Building Code Inspector
- General Contractor
- Building Contractor
- Residential Contractor
- Professional Engineer
- Professional Architect

1 Code

WIND MITIGATION INSPECTION



Roofing Contractors are approved to install #2, #3, and #6.

General Contractors are approved to install #4 and #7.

