

Applying for your Insurance Discount

Contact your insurance agent or company and ask what features or upgrades they offer discounts or credits for, and what you need to do to qualify. As you discuss these issues with your agent or company, keep the following in mind :

- Verify how much of a discount is available for your home's features or for any upgrades you make. For example, installing hurricane shutters on your home might result in as much as a 29 percent discount on your windstorm premium. If your current windstorm premium is \$1,000, you could save \$300. Other upgrades, like installing hurricane straps on your roof, may result in savings.
- Ask about any special requirements the company may have in order for you to qualify for a discount. For example, do the shutters need a specific wind rating? Must the person inspecting the home be a licensed contractor, engineer or other professional? When will the discount or credit be applied?
- Ask your agent to confirm when the discount will take effect, and how it will be granted. For example, if you will receive a discount on your premium during your next policy renewal period, or a refund for a portion of the premium you already paid?

Mitigation Discounts

Minimum discounts for certain mitigation features:
(as filed with the Florida Office of Insurance Regulation by insurance companies)

Roof Geometry	
Hip Roof	28%

Roof Covering	
Florida Building Code Approved Shingles	7%
Concrete Roof	80%

Roof Deck Attachment	
Plywood/OSB with 8d nails (spaced 6"/6" or 6"/12" apart)	9%
Dimensional Lumber	9%
Concrete	80%

Roof-To-Wall Attachment	
Clips	18%
Single Wrap	20%
Double Wrap	21%

Secondary Water Resistance (SWR)	
SWR applied to a hip roof	32%
SWR applied to other roof shapes	6%

Opening Protection	
Hurricane Rated Shutters	39%
Basic Shutters	29%

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