



Quick Reference to Wind Mitigation

Hurricane Season begins June 1st. Here are some of the most frequently asked questions received from Consumers, Real Estate Professionals, and Insurance Agents.

Q: What is the purpose of the Uniform Mitigation Verification Inspection?

A: Florida mandate requires insurance companies to reduce rates for homes that have specific wind mitigation features that make them better equipped to withstand storms. Having a wind mitigation inspection on your home can help you reduce the costs of your wind premium.

Q: My insurance agent told me that a "Wind Mitigation" Inspection should only cost me about \$75. Why do Inspectors charge more than that?

A: The best companies go above and beyond to provide you with the proper wind mitigation documentation like actually going into the attic to obtain proper measurements and pictures. They also provide a Permit search with Wind Mitigation reports. These documents are required to verify credits and assure that all discounts are verified for the Insurance Agent & Client.

Q: I have hurricane shutters for my home, but after obtaining an Inspection, I am not getting all the discounts for having them. Why?

A: The most common reason why home owners do not receive full credit for having hurricane shutters on the property is that they have "skipped" one opening such as a skylight, bathroom window, glass block, etc. or they have not been approved by Miami-Dade County. Insurance companies look for the "weakest" point when determining if credits should be applied. Read your report carefully and discuss with your Inspector. If an Inspector is not familiar with this information it may result with discounts not being applied.

Q: How much in discounts will I receive after having the Wind Mitigation Inspection performed?

A: Credits for discounts vary by Insurance Company. Your Inspector only reports on

the facts found during the Inspection. She/he cannot tell you what discounts will be applied. You should contact your Insurance Agent in order to determine how and which credits will be applied to your policy. Below are some statistics:

1. Florida Building Code (up to an 86% discount)
2. Roof Covering (up to an 11% discount)
3. Roof Deck Attachment (up to a 9% discount)
4. Roof to Wall Attachment (up to a 35% discount)
5. Roof Shape (up to a 47% discount)
6. Gable End Bracing
7. Wall Construction Type
8. Secondary Water Resistance (SWR)
9. Opening Protection (up to a 44% discount)

*Discounts may vary based on your insurance policy and company.

Q: The seller of the home told me they recently replaced the roof but my report shows something different. Why?

A: There are many different reasons why the age of the roof shown within the report may differ from what was verbally expressed by a seller. The Inspector MUST verify through documentation (local building permits and/or obtaining original documentation from the roofing contractor) in order to avoid committing FRAUD on the report. If this documentation does not exist, the Inspector must list the age of the most recent documentation available.

Q: How do I prepare for a Wind Mitigation Inspection?

A: Your Inspector will need to tour the attic in order to verify roof attachment components. Clearing the attic hatch from obstructions PRIOR to the Inspector's arrival is essential.