



What Construction Features Qualify for Premium Discounts?

The following construction features that are compliant with the 2001 Florida Building Code (FBC) have proven to reduce damage during high wind events like hurricanes:

- **Roof shape** - hip roofs
- **Roof covering** - FBC approved shingle, metal or tile roof
- **Roof deck and roof deck attachment**
- **Secondary water resistance**
- **Roof to wall connection** - hurricane clips/straps
- **Opening Protection** - impact resistant windows and doors or shutter protection providing impact resistance for windows and doors

Windstorm construction features protect your home from catastrophic hurricane damage by strengthening your home's 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 the high winds can enter your home and exert pressure on your walls and roof leading to catastrophic damage to your property.

Most existing houses have one or more wind resistive construction features and may qualify for insurance discounts with most companies. In addition, houses built 1996 or later in Miami-Dade or Broward Counties and houses built on or after January 1, 2002 in the rest of the state have many wind resistive construction features and will likely qualify for credits.

Typical Construction Features that Reduce Wind Damage and Loss

