



# What Construction Features May Qualify for Home Premium Discounts?

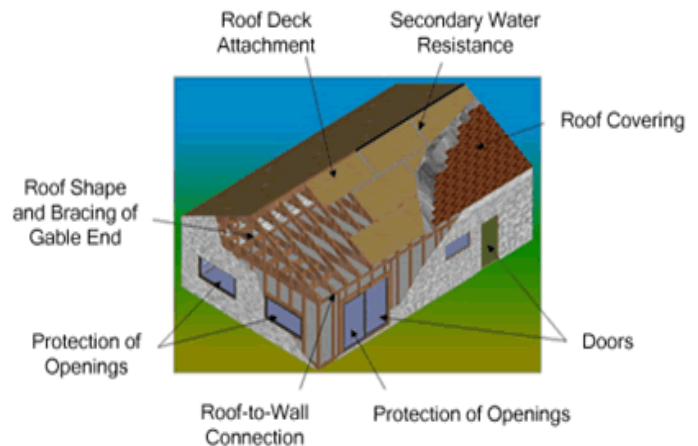
The following 2001 Florida Building Code (FBC) construction features have proven to reduce damage during high wind events like hurricanes:

- **Roof Shape** - hip roofs
- **Roof Covering** - FBC approved shingle, metal or tile roof
- **Roof Deck & 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 homes ability to withstand the uplift, shear and lateral forces of the wind associated with a hurricane to the exterior shell of your home.

Certain construction features may enhance the vulnerable components of your home's protective shell, or envelope. If this protective shell is breached, not only can wind-driven rain and debris enter your home, causing damage to its interior, but the high winds may also exert pressure on your walls and roof leading to catastrophic damage to your property.

## Typical Construction Features that Reduce Wind Damage and Loss



By fortifying your roof, exterior walls, windows and doors, you reduce the risk that they will breach or fail in high winds

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

***An inspection by a qualified licensed contractor or inspector is required to qualify for homeowner's insurance discounts. There is a cost to the inspection, but most result in premium savings that exceed inspection cost. Contact us for more information on how to save money on your homeowners insurance.***