



Hazard (Homeowners) Insurance Discounts For Construction Features that Reduce Exposure to Hurricane and Windstorm Damage

The following discounts, known as windstorm mitigation credits, can save hundreds, or even thousands, of dollars in premium costs.

Savings vary by company and **credits are applied to the hurricane portion of premium only.**

Description	Discount
<p>2001 Florida Building Code Compliance (FBC) Homes built in compliance with the 2001 Florida Building Code receive a significant discount as a result of construction features. The discount requires proof that the home was built on or after January 1, 2002</p>	Up to 50%
<p>Roof Shape – hip roof A roof that is sloped on all four sides like a pyramid. A photo or inspection is required to document the roof shape.</p>	Up to 47%
<p>Opening Protection – shutters or impact resistant windows & doors This discount is available in addition to other discounts and requires proof that the protection is installed over all openings, including transom windows and skylights.</p>	Up to 44%
<p>Roof Deck Attachment 6d nails or screws -8d nails or screws -dimensional lumber These savings are in addition to other credits and require an inspection and signed statement by qualified contractor</p>	Up to 9%
<p>FBC (Florida Building Code Compliant) Roof Coverings asphalt shingles -clay or concrete tiles -metal panels These discounts require an inspection and signed statement by a qualified roofing contractor</p>	Up to 11%
<p>Roof to Wall Connectors clips -single or double wraps -toe nails/screws -structurally connected -other roof to wall connectors All roof discounts require inspection and signed statement by a qualified roofing contractor</p>	Up to 35%