

Florida Hurricane Mitigation Discounts

When a policy covers the peril of Hurricane, Windstorm or Hail, a risk located in the State of Florida may be eligible for a premium credit if one or more of the following dwelling components or characteristics include loss mitigation features or construction techniques:

Dwelling Component	Contingent Upon
Roof Covering	Roofing materials and attachment specifications
Roof Deck Attachment	Roof decking material, nail size & spacing, truss spacing
Roof-Wall Connection	Use of nails, clips and double wraps
Opening Protection	Grade of impact testing
Secondary Water Resistance	Use of Bitumen Tape or foamed polyurethane structural adhesive
Roof Shape	Hip or gable roof shape

The company will use form OIR-B1-1802, included in new business paperwork, to substantiate the existence of qualifying loss mitigation features. The insured is responsible for the expense associated with substantiating the existence of the mitigation features.