

Florida Windstorm Mitigation Discounts

For policies that cover the peril of Windstorm or Hail, a premium credit may be available if one or more of the following loss mitigation features or construction techniques exists:

Roof Covering (i.e. shingles or tiles)

- Meets the Florida Building Code.
- Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)

Roof Deck Attachment (how your roof is attached)

- Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.
- Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.
- Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.

Roof to Wall Connection

- Using "Toe Nails" - defined as three nails driven at an angle through the rafter and into the top roof.
- Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.
- Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.
- Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.

Opening Protection

- Hurricane Protection Type – shutters or impact resistant window coverings that are strong enough to meet the State of Florida or current Miami-Dade building code standards.
- Basic Type - shutters that are strong enough to meet half the State of Florida or old Miami-Dade building code standards.

Roof Shape / Geometry

- Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).

Secondary Water Resistance (SWR)

- SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.