

Lower Your Property Insurance Premium

Automatic Discounts

Current Florida Building Code
Compliant - **up to 45%**

Hip Roof (sloped on all four
sides) - **up to 23%**

Masonry Construction - **up to 2 %**

Shutter Discounts

Class A - impact resistant
(9 lb. missile)

Class B - impact resistant
(4.5 lb. missile)

Class C - wood or other panels

Up to 33%

Roof Discounts

Roof Covering - Asphalt Shingles,
Wood Shingles, Clay or Concrete
Tiles, Metal Panels - **up to 5%**

Roof to Wall Connectors - Clips,
Single or Double Wraps, Toe Nails/
Screws, Structurally Connected -
up to 18%

Roof Deck Attachment -
6d Nails, 8d Nails, Dimensional
Lumber - **up to 5%**

The risk of loss from a hurricane is something that every Floridian faces. Hurricanes cannot be prevented, but you can strengthen your home against storm damage or destruction.

If your property has hurricane resistant features, you may qualify for a **discount on your property insurance premiums.**



How to Qualify for Hurricane Discounts

A form is required to verify hurricane mitigation features on your home.

- FBC Roofing Mitigation Verification Affidavit (MIT-3)
- FBC Wall and Roofing Mitigation Verification Affidavit (MIT-4)
- FBC Commercial Mitigation Verification Affidavit (MIT-5)
- FBC Shutter Mitigation Verification Affidavit (CIT-26)

Discounts for newer properties which comply with the current Florida Building Code are available by verifying the age of construction.

Hurricane Discounts Are Not Cumulative

Hurricane mitigation features work together, and your discount is based on all your home's protections.

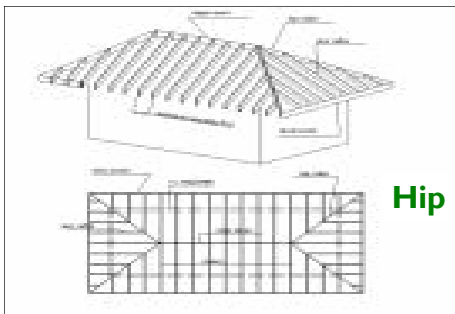
Many mitigation features require independent certification from a licensed expert.

All applicable discounts are applied only toward the "wind" portion of your insurance premium.

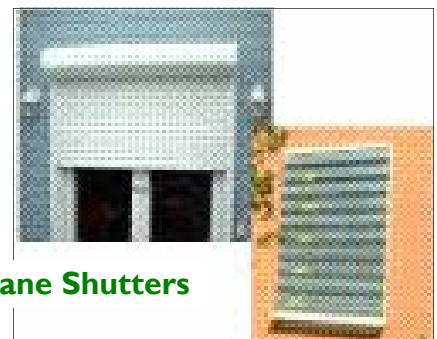
Note: Condominium owners in structures with more than 4 units can only receive these discounts if the entire structure is mitigated.

If you have more questions about hurricane mitigation or other construction techniques and features that could result in a discount, please contact your agent.

Masonry Construction



Hip Roof



Hurricane Shutters

