

For Information use only:

When you are researching insurance for your home the following are some items to keep in mind:

- 1) Wind Mitigation: a state of Florida approved inspection that verifies the building codes a roof was installed under, as well as the materials used to secure it to the home, shape of the roof and hurricane protection for the home. In some areas of the state discounts for the inspection can be up to 30% - or more!
- 2) Roof shape: A hip shaped roof, similar to a pyramid shape, with no open gables will earn an average 10% discount on insurance, due to its increased resistance to wind damage.
- 3) Roofing Materials: Roof materials don't necessarily give you any discounts, but certain types will allow more marketability for the home based on the age of the roof. Flat roofs must typically be 10 years or newer, while 3 tab shingle roofs can be up to 15 years old. Architectural shingles are accepted by many carriers up to 15-20 years old, and tile and metal roofs can typically go up to 25 years, with some carriers even going up to 40 or 50 years old.
- 4) Window Film (Hurricane): Does not typically offer a discount. In order for a home to receive opening protection credits, the home must meet FBC (Florida Building Code) requirements and have hurricane-rated protection on all openings, including windows, doors, skylights, etc., in the form of either impact-rated materials or full shutters. This would be verified via a wind mitigation inspection.
- 5) Alarms: A monitored fire and/or burglar alarm can earn credits on insurance. It must be centrally monitored by a company. Security cameras or self monitoring apps, such as Ring or Nest, don't apply.
- 6) Gated or single entry communities: Communities with only one entrance in/out, with gates, or with 24/7 security, can earn a credit.
- 7) Retired discounts are available with many carriers, as well as "senior" discounts, typically for ages 55 and older.

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