

## ADVISORY NOTICE TO POLICYHOLDERS RESIDENTIAL WINDSTORM MITIGATION CREDITS AVAILABLE

The Association now has three main categories of credits available for certain wind mitigation features of a dwelling for policies effective May 1, 2011 or later.

**Hip Roof:** This is a roof style and construction that forms a triangle and is slanted on all sides. Proof of roof type is verified by multiple photographs submitted to the Association by your Producer (Agent) for the credit to apply.



**Opening Protection Features:** Building opening protective features, such as storm shutters, must have been tested and/or certified as having met standards of the American Society for Testing and Material ASTM E 1886 and ASTM E 1996. Such protective features shall be considered qualified and verified by proof of installation submitted to the Association by your Producer (Agent) and must have been installed on all openings of the structure.

Qualifications Include:

- All exterior building envelope openings (doors, windows, etc.) with glazing (glass) shall have qualified impact-resistant and wind pressure-resistant opening protection
- All exterior building envelope openings (doors, windows, etc.) without glazing (glass) shall have qualified wind pressure-resistant opening protection
- All garage doors (with or without glass) shall meet or exceed a qualified minimum pressure resistance

Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications, and impact-resistant protective devices must not be made of wood structural panels, such as OSG or plywood, or be homemade.

### **IBHS Hurricane Fortified for Safer Living and IBHS Hurricane Fortified for Existing Homes:**

The Institute for Business and Home Safety (IBHS) has promulgated four main discounts:

- Safer Living Original Construction
- Bronze Certification 1 or 2
- Silver Certification 1 or 2
- Gold Certification 1 or 2

The Policyholder must submit a copy of the proper designation certificate from IBHS in order to qualify for the applicable credit. Certain certifications require reinspection by IBHS every five years in order for the designation and credit to continue. Your Producer (Agent) can assist you with the contact information for the inspection and submission of the IBHS Certification to the Association for approval of the credit.

Windstorm Mitigation Credits will vary by the type of feature present on the dwelling. The Hip Roof and Opening Protection credit may be combined for additional credit, but no other type credits may be taken in combination, such as IBHS and Hip Roof. The credit, if applicable, would be reflected in your final policy premium determined on the policy declaration, and shown in the endorsement section of the policy.

These discounts are not available to Condominium Unit Owners Policies, Renters Policies, Dwellings Under Construction, and Mobile Homes.

If you would have any questions, please contact your Producer (Agent) of the policy with the Association as shown on your policy declaration.