

Save on Your Homeowner Insurance

The Legislative session of 2004 mandated that insurance companies offer discounts on all homes, even older ones, that contain wind loss mitigation characteristics similar to those of newer homes built under Florida Building Code of 2001 (FBC 2001). A Windstorm Mitigation Inspection is a valuable inspection service that may reduce the windstorm portion of your homeowner insurance. Insurance discounts are available for building features that reduce damage during high wind events. The discounts are justified because stronger, more wind-resistive structures have lower windstorm losses, which mean reduced costs to insurance companies. Most existing homes have one or more wind resistive construction features and may qualify for some insurance discounts. How do you take advantage of these savings? The best advice is to contact your insurance agent and ask for a list of approved windstorm loss mitigation specialists. If you hire an approved inspector, the usual charge for this inspection is between \$150 and \$200. The savings can be significantly higher.