

Will My Home Receive Mitigation Credits?

Quoting policies can be tough when we really do not know what the Wind Mitigation credits will be. If the policyholder has an older wind mitigation form without sufficient photos we must be cautious when using it to quote because it may not be accurate or the form changes may have changed the answers.

I have a few hints below that can help when estimating what credits a home may have. Feel free to call us with any questions about these. (786-293-3637)



1. Homes built Before 1970

If the home was built prior to 1970 there is a good chance the roof will get the roof deck attachment C since the roof decking may be dimensional lumber. Many of these home that are concrete block will receive roof to wall connection as toe nail since the number of nails used is many times less than 3. The roof covering credit can be determined based on a roof permit.



2. Hip Roof Shapes

Take advantage of the satellite photos. Look up the property with [Google Maps](#) or with [Bing Maps](#). If you see any flat roofs or gables the roof probably will not get hip credit.



3. Shutter Credits

Usually the best way to check this is by interviewing the customer. Ask them if they have impact windows or shutters. Next tell them that every glass panel needs to be covered including glass blocks, glass in doors, glass in the garage door and skylights. Many homes with shutters or impact windows do not get the credit due to an unprotected garage door with glass or a skylight.