

# Homeowner's Insurance Discounts

Homeowner's Insurance discounts are one of the many benefits to having a new roof installed by Roof Smart. One of our objectives is to put as much money possible back into your pockets. Wind Mitigation discounts are applied towards the windstorm portion of your total insurance premium. Depending on where you are located in Florida, the windstorm portion is between 15% and 70% of the total premium.

**According to Florida Statute 627.0629, ALL insurance companies are required to offer Florida homeowners "discounts, credits, or other rate differentials..." for particular construction techniques that help to reduce wind damage caused by hurricanes, tropical storms and other windstorms related claims.**

**Will You Qualify For Wind Mitigation Discounts?      YES!!**

Wind mitigation discounts are justified because stronger, more wind-resistive houses have lower windstorm losses. Lower windstorm losses equal reduced costs to insurance companies that are then passed on to the consumer. Many homeowners have taken advantage of the insurance discount incentive and strengthened their existing home using the strongest options in the Florida Building Code. The discounted insurance rates in Florida apply to both existing construction (homes built prior to 2002) and new construction built to the new statewide Florida Building Code (FBC).

## **Discounts you will qualify for when we install a new roof for you**

- \*Updating your roof with new Miami Dade approved materials that meet the Florida Building Code requirements
- \*Nailing your roof decking off with 8d ring shank nails 6' on center that meet the new Building Code requirements
- \*Install peel & stick underlayment on decking which is considered a secondary water resistance barrier that prevents the roof from leaking if the shingles are blown off in a windstorm



Example of Nail Spacing



Example of Nail Length



Peel & Stick Underlayment