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Here's a tip: Get a wind-mitigation check

Everyone likes a hot "stock" tip. Well, how about a hot insurance tip? They're called wind-mitigation credits, and I'll get straight to the point.

Homeowners in Florida can now receive additional "wind" credits on their homeowner's insurance policies by having a Uniform Wind Mitigation application completed by an authorized inspector. For those of you familiar with this credit, you can attest to the savings you experienced on your homeowners premiums.

For those of you hearing about this for the first time, read on, then call your agent for more assistance.

So what is wind mitigation? It's the savviest wording my industry can give to the credits the public demanded for having newer roofs, stronger roof attachments, hurricane shutters and impact-resistant windows and doors on your home or condominium.

There's more to the list but I'm sure you get the gist. Insurance carriers are giving better credits for this protection but only if they have verification. No more guessing when answering your insurance agent's questions. Neither you nor your agent is authorized to complete this unique application; therefore you may only be receiving partial credits toward your wind premium.

Many of you will have questions or concerns about your own home and if your home will qualify for any of these credits. Let me share with you two of the most common questions:

- **"My home is older; will I qualify for credits?"**

Fortunately, the answer is positive. Homes built between the 1940s and '70s were known to have better roof decking, nails and even straps connecting the trusses to the walls --- all of which qualify for credits you may not be receiving.

- **"My home was constructed just two years ago and built to current code. I probably have all the credit the carrier is going to give, right?"**

It is true that insurance carriers give higher wind credits to newer homes due to the improvements in construction codes. It's getting the rest of the credits you deserve by having the inspection done. Carriers can and do make assumptions when underwriting your home and therefore you may not be getting all the credit you deserve.

There are two ways you can get an inspection performed. One is free, paid for by My Safe Florida Home, funded by the state of Florida. You can log onto their Web site at www.mysafefloridahome.com and request an inspection.

Be aware that information and data collected during your inspection are subject to public records requests under Chapter 119, Florida Statutes. In other words, be prepared to be solicited.

The other method of achieving a wind-mitigation inspection is by paying a private inspector. Fees range from approximately \$125 to \$150 for a single-family home. Higher fees may apply for more sophisticated construction. Your information, however, is kept confidential.

I have found privacy to be extremely important to my customers. No matter which direction you choose, this is time and money well spent. We are experiencing customers saving hundreds to thousands of dollars depending on their individual exposure.

Take time to call your agent and discuss this further. I hope you are one who gets to enjoy the reward of returned premium for a change.

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