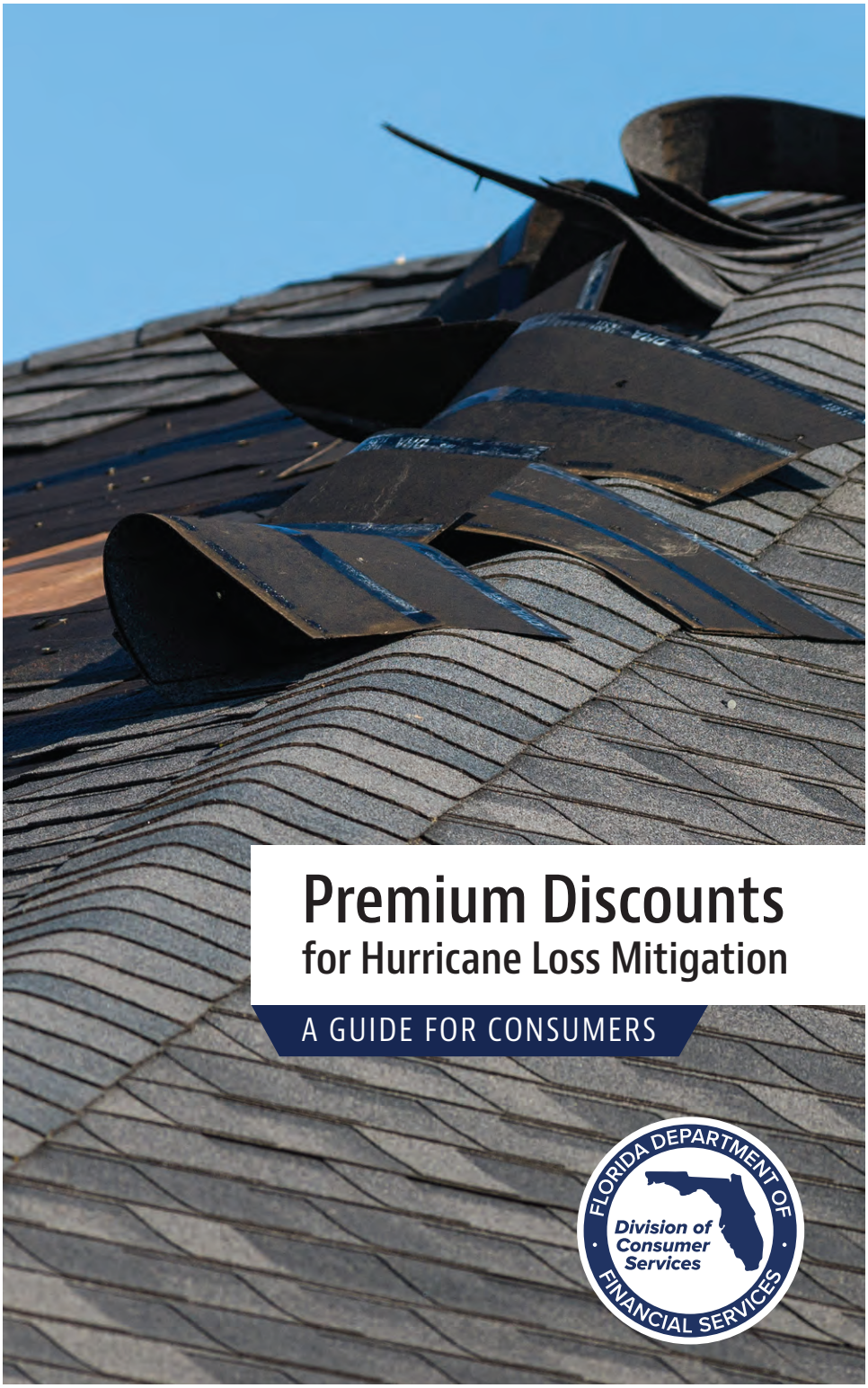
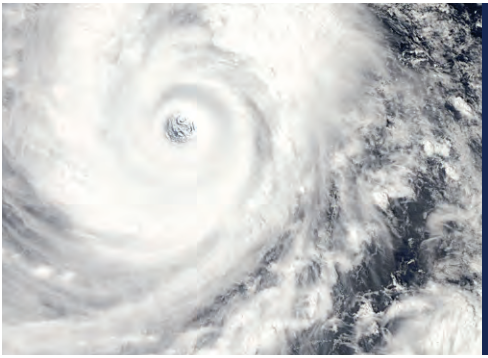


Premium Discounts
for Hurricane Loss Mitigation

A GUIDE FOR CONSUMERS

FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Division of Consumer Services



Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums in an effort to cover potential future losses.

Are you aware that there are steps you can take to help protect your home and make your home more resistant to wind?

The state of Florida requires insurance companies to offer discounts for protecting your home and mitigating damage that may be caused by hurricane-force winds. There are specific mitigation steps that you can take to help protect your home and family during a hurricane. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost-effective measures you can take to safeguard your home and reduce your windstorm (hurricane) premium. You may also replace your garage door with a hurricane resistant garage door or reinforce your garage door with hurricane-resistant garage door bracing kits.

By installing mitigation features, you may be eligible to receive a reduction in your windstorm premium, reduce your out-of-pocket expenses, such as your hurricane deductible, and minimize the damage to your home from a catastrophic event. These discounts apply only to the windstorm coverage of your policy.

Insurance companies are required to provide you with a copy of the Notice of Premium Discounts for Hurricane Loss Mitigation with each new policy and at each renewal thereafter. This notice advises you of the policy deductible options and provides an example of how much your premium can be reduced if you have wind mitigation features on your home. You can download a copy of the **Notice of Premium Discounts for Hurricane Loss Mitigation** from the Office of Insurance Regulation's website.

How can you take advantage of the discounts?

Homeowners will need a qualified inspector to properly document your home's wind mitigation features. The inspector will itemize the specific features incorporated in your home's construction on the Uniform Mitigation Verification Inspection Form. In addition, the inspector must document the mitigation features listed on the form with accompanying photographs.

The Uniform Mitigation Verification Inspection Form was approved by the Office of Insurance Regulation in order to specify the features in the construction of your home which may result in a discount, and to provide a uniform method of documentation for all insurance companies to use.

Qualified inspectors include licensed home inspectors who have completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and a proficiency exam. Other qualified inspectors include general, building, or residential contractors, licensed professional engineers, a licensed professional architect, or a certified building code inspector. The inspectors will complete a Uniform Mitigation Verification Inspection Form, based on the features of your home. This form should then be provided to your insurance company for review, and the implementation of the applicable discounts to the windstorm coverage of your premium. You may contact your insurance agent or insurance company to obtain a listing of individuals and/or inspection companies that meet these qualifications.

A new Uniform Mitigation Verification Inspection Form was approved by the Office of Insurance Regulation (OIR) in 2026 and must be used for inspections conducted on or after April 1, 2026. Inspections conducted before that date may use the old Uniform Mitigation Verification Form. You can download a copy of the appropriate form from the **OIR website**. A completed form is valid for five years provided no material changes are made to the structure, or inaccuracies are found on the form.

What features may result in a discount?

For homes built prior to the 2001 Building Codes, the discounts are based on the following:

Roof Covering - Roof coverings such as asphalt/fiberglass shingles, concrete/clay tiles, metal panels, other types of roof covering, which meet the current Florida Building Code standards or a reinforced concrete roof deck will qualify for wind mitigation discounts.

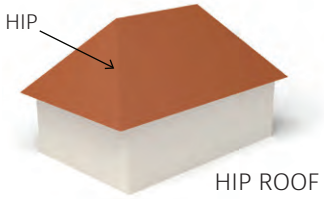
Roof Deck Attachment - The use of specific sized nails, with specific spacing between the nails which comply with the requirements of the current Florida Building Code qualify for wind mitigation discounts.

Roof to Wall Connections - These connections are accomplished using one of three different connection types such as:

1. "Clips" nailed into the side of the rafter/truss and into the side of the top plate or wall stud;
2. "Single Wraps/Straps" that are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss; or
3. "Double Straps" that are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.

CLIPS

Roof Shape – A HIP roof which is shaped like a pyramid, is the most wind resistant roof shape, and qualifies for a wind mitigation discount.



HIP ROOF

NON-HIP ROOF

Secondary Water Resistance (Barrier) - A layer of protection between the shingles and the plywood roof deck that helps to protect the building from water penetration if the roof covering material is blown off qualifies for wind mitigation discounts.

Shutters:

Intermediate Type – Shutters that are strong enough to meet half the Pre-2001 Florida Building Code standards for South Florida.

Hurricane Protection Type – Shutters that are strong enough to meet the Post-2001 Florida Building Code standards for South Florida.

For homes built in compliance with the 2001 building code or later, the discounts are based on the following:

Roof Shape - A HIP roof which is shaped like a pyramid qualifies for a wind mitigation discount.

Shutters:

Intermediate Type – shutters that are strong enough to meet half the Pre-2001 Florida Building Code standards for South Florida.

Hurricane Protection Type – shutters that are strong enough to meet the Post-2001 Florida Building Code standards for South Florida.

Homes built in compliance with the 2001 Florida Building Code or later edition, including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties, are automatically eligible for a minimum 68% discount on the windstorm coverage of the premium due to the upgraded requirements which include a roof covering, roof attachment and roof to wall connection. You may be eligible for a greater discount if other mitigation features are installed on your home.

Important Points to Remember

The amount of the discount will vary based on the wind mitigation features incorporated into your home. Your insurance agent and/or insurance company should be able to inform you how much of a discount you may expect if certain wind mitigation features are installed and/or upgraded.

- The costs of wind mitigation improvements vary. Homeowners should contact a licensed contractor for an estimate. Make sure to verify a contractor's license from the Florida Department of Business and Professional Regulation before requesting an estimate.
- Regardless of the year of construction, if your home meets the minimum wind mitigation requirements of the 2001 Florida Building Code, not only are you eligible to receive the premium discounts, you may also have the option to reduce your hurricane deductible.

Notes

Resources

Florida Department of Financial Services

ONLINE: MyFloridaCFO.com/Division/Consumers/

Click the Ask DFS button to ask our chat any insurance-related questions.

FLORIDA INSURANCE CONSUMER HELPLINE:
Statewide/Toll-free: 1-877-693-5236
Out of State: (850) 413-3089

My Safe Florida Home
MySafeFLHome.com

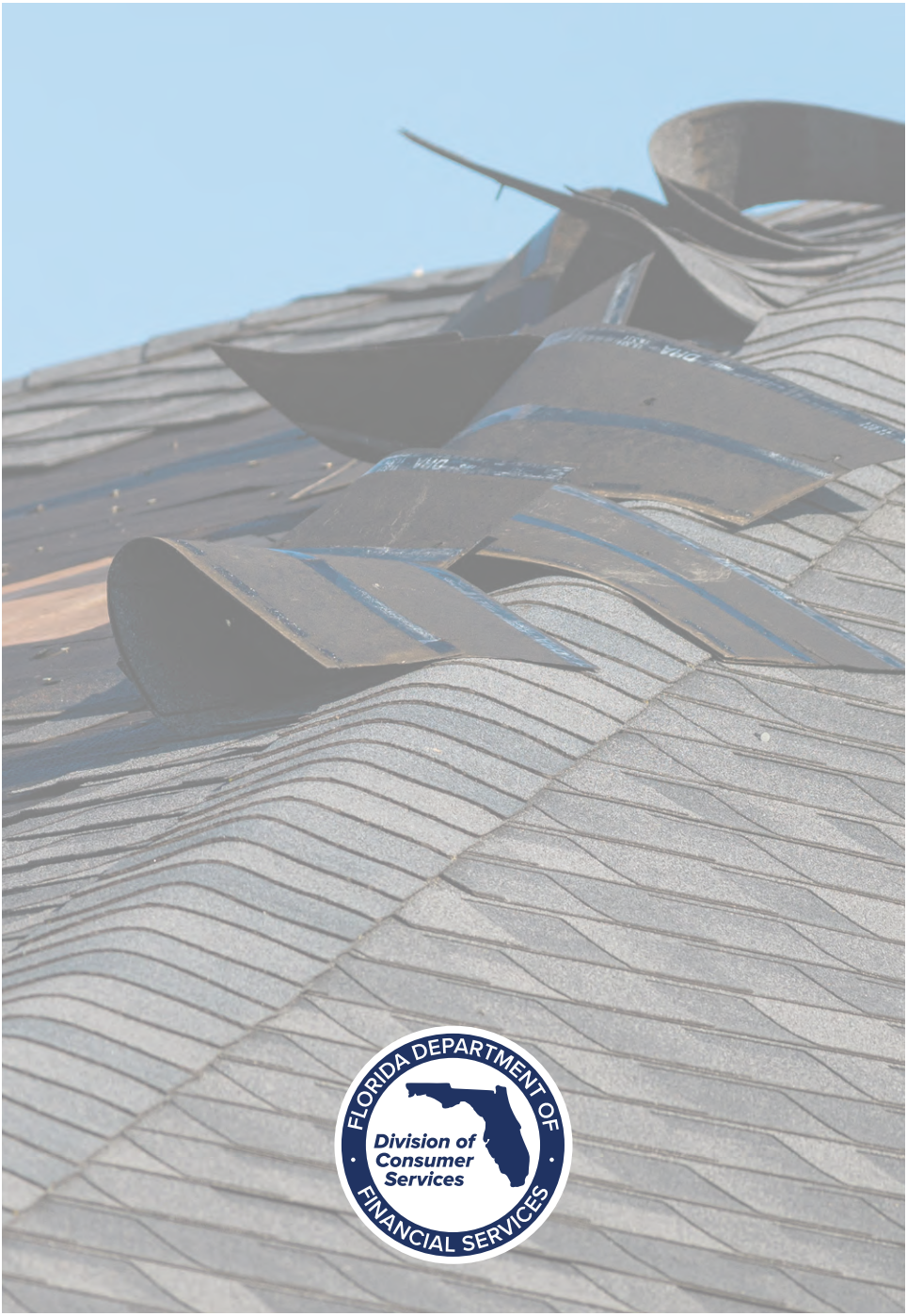
Florida Office of Insurance Regulation

ONLINE: FLOIR.com/Home

Wind Mitigation Resources
FLOIR.com/Consumers/Wind-Mitigation-Resources

Florida Department of Business & Professional Regulation

Verify a license
www.MyFloridaLicense.com



MyFloridaCFO.com/Division/Consumers

JULY 2026