

Notice of Hurricane Mitigation Discounts Available to Florida Homeowner Policyholders

This notice is provided to comply with Florida Statute 627.711 and Florida Office of Insurance Regulation OIR-07-14M.

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<p><u>Roof Covering (i.e., shingles or tiles)</u></p> <ul style="list-style-type: none"> Meets the Florida Building Code. Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) 	<p>Improvement from Non-FBC to FBC - 3% - 14%</p> <p>Improvement to Reinforced Concrete Roof Deck – 1% - 82%</p>	<p>For an estimated premium discount multiply the appropriate percentage range related to your current mitigation feature level by your other wind and hurricane premium.</p>
<p><u>How Your Roof is Attached</u></p> <ul style="list-style-type: none"> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood (Level A). Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood (Level B). Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood (Level C or D). 	<p>Improvement from:</p> <p>None</p> <p>Level A to Level B – 1% - 35%</p> <p>Level A to Level C or D – 1% - 43%</p> <p>Level B to Level C or D – 0% - 8%</p>	<p>To determine the specific policy premium credit associated with any changes to mitigation features on your residence call one of our customer service representatives.</p>
<p><u>Roof-to-Wall Connection</u></p> <ul style="list-style-type: none"> Using "Toe Nails" - defined as three nails that are driven at an angle through the rafter and into the top roof. Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Using Double Wraps - straps that are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	<p>Improvement from:</p> <p>None</p> <p>Toe Nails to Clips – 4% - 52%</p> <p>Toe Nails to Single Wraps – 4% - 56%</p> <p>Clips to Single Wraps – 0% -15%</p> <p>Toe Nails to Double Wraps – 4% - 57%</p> <p>Clips to Double Wraps – 0% - 26%</p> <p>Single Wraps to Double Wraps – 0% - 11%</p>	
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). Other 	<p>Improvement from Other to Hip Roof – 1% - 47%</p> <p>None</p>	

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<p><u>Secondary Water Resistance (SWR)</u></p> <ul style="list-style-type: none"> • SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. • No SWR. 	<p>Improvement from:</p> <p>No SWR to SWR – 0% - 16%</p> <p>None</p>	<p>For an estimated premium discount multiply the appropriate percentage range related to your current mitigation feature level by your other wind and hurricane premium.</p> <p>To determine the specific policy premium credit associated with any changes to mitigation features on your residence call one of our customer service representatives.</p>
<p><u>Shutters</u></p> <p>None</p> <ul style="list-style-type: none"> • Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade building code standards. 	<p>Improvement from:</p> <p>None</p> <p>None to Basic/Intermediate – 3% - 38%</p> <p>None to Hurricane – 2% - 48%</p> <p>Basic/Intermediate to Hurricane – 0% - 12%</p>	<p>To determine the specific policy premium credit associated with any changes to mitigation features on your residence call one of our customer service representatives.</p>

*Estimate is based on information currently on file and the actual amount may vary.

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<p>Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a 68% discount on the hurricane and other wind portions of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.</p>		<p>For an estimated premium discount multiply the appropriate percentage range related to your current mitigation feature level by your other wind and hurricane premium.</p>
<p><u>Shutters</u></p> <ul style="list-style-type: none"> • None • Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade building code standards. 	<p>Improvement from:</p> <p>None</p> <p>None to Basic/Intermediate – 2% - 8%</p> <p>None to Hurricane – 2% - 8% Basic/Intermediate to Hurricane – 0%</p>	<p>To determine the specific policy premium credit associated with any changes to mitigation features on your residence call one of our customer service representatives.</p>
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> • Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other 	<p>Improvement from:</p> <p>Other to Hip Roof – 2% - 10%</p> <p>None</p>	

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