

Windstorm Loss Mitigation Discounts

When a policy covers the peril of Windstorm or Hail, the risk may be eligible for a premium credit up to a maximum of **90%**, including the BCEG credit, if one or more loss mitigation features or construction techniques exist.

Supporting documentation that substantiates the existence of loss mitigation features is required in order to receive the credits. For homes built prior to 2002, certification by a registered or licensed design professional is required for the Roof Covering, Roof Deck Attachment and Roof Wall Connection. Sale and/or installation documentation is required for all Opening Protection.

The following definitions apply to the Windstorm Loss Mitigation Discount tables below.

- HIP ROOF - Roof slopes down to meet all walls (like a pyramid)
- FBC - Florida Building Code
- HVHZ - High Velocity Hurricane Zone (Miami-Dade and Broward counties, FBC sections 202 and 1611 ff)
- WBDR - Wind Borne Debris Region
- SWR - Secondary Water Resistance
- Reinforced Concrete Roof Deck includes SWR; Integral with Reinforced Masonry Walls
- Part. Encl - Partially Enclosed

Premium Calculation

The Wind Premium Credits apply to the entire wind premium. The credits will apply to the entire calculated Hurricane premium plus five percent (5%) of the Non-Hurricane premium for non-hurricane wind coverage. Therefore, the Windstorm Premium Credits shown in the following tables apply to **5%** of the Non-Hurricane premium. The credit discount factor is calculated as follows:

$$0.95 + .05 * (1 - \text{Wind Premium Credit})$$

Example: If WPC in the table is 0.60, the factor is $0.95 + .05 * (1 - 0.60) = 0.97$

Opening Protection

Class A (Hurricane Impact) – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of one of the following:

- a. SSTD 12;
- b. ASTM E 1886 and ASTM E 1996 (Missile Level C – 9 lbs.);
- c. Miami-Dade PA 201, 202 and 203; or
- d. Florida Building Code TAS 201, 202 and 203.

Having only the windows (i.e., all glazed openings) protected also qualifies for the same credit as having all openings protected.

Class B (Basic Impact) – All exterior wall and roof openings in buildings (doors, windows, skylights and vents, other than roof ridge, gable, soffit and plumbing vents) must be fully protected with impact resistant coverings (e.g. shutters), impact resistant doors, and/or impact resistant glazing that meet the requirements of ASTM E 1886 and ASTM E 1996 (Missile Level B – 4.5 lbs.). Having only the windows (i.e., all glazed openings) protected also qualifies for the same credit as having all openings protected.

A licensed contractor with proper permits must have installed the devices.

EXISTING CONSTRUCTION

EXISTING CONSTRUCTION				TERRAIN B - 2% Deductible				TERRAIN C - 2% Deductible			
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
NON - FBC EQUIVALENT	A (6d @ 6" / 12")	TOENAILS	None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32
			Basic - Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62
			Hurricane - Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72
		CLIPS	None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51
			Basic - Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72
			Hurricane - Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
		SINGLE WRAPS	None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
		DOUBLE WRAPS	None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51
			Basic - Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane - Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
NON - FBC EQUIVALENT	B (8d @ 6" / 12")	TOENAILS	None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64
			Hurricane - Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74
		CLIPS	None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79
			Hurricane - Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83
		SINGLE WRAPS	None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81
			Hurricane - Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83
		DOUBLE WRAPS	None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72
			Basic - Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83
NON - FBC EQUIVALENT	C (8d @ 6" / 6") AND D (8d @ 6" / 6") DIMENSIONAL LUMBER DECK	TOENAILS	None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33
			Basic - Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64
			Hurricane - Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74
		CLIPS	None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65
			Basic - Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79
			Hurricane - Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83
		SINGLE WRAPS	None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73
			Basic - Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82
			Hurricane - Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83
		DOUBLE WRAPS	None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74
			Basic - Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83
			Hurricane - Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84

EXISTING CONSTRUCTION

EXISTING CONSTRUCTION				TERRAIN B - 2% Deductible				TERRAIN C - 2% Deductible				
				ROOF SHAPE				ROOF SHAPE				
				OTHER		HIP		OTHER		HIP		
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	
FBC EQUIVALENT	A (6d @ 6" / 12")	TOENAILS	None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36	
			Basic - Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65	
			Hurricane - Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75	
		CLIPS	None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54	
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76	
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80	
		SINGLE WRAPS	None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55	
			Basic - Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76	
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80	
		DOUBLE WRAPS	None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55	
			Basic - Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76	
			Hurricane - Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80	
FBC EQUIVALENT	B (8d @ 6" / 12")	TOENAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37	
			Basic - Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67	
			Hurricane - Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78	
		CLIPS	None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68	
			Basic - Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83	
			Hurricane - Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86	
		SINGLE WRAPS	None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74	
			Basic - Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85	
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86	
		DOUBLE WRAPS	None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76	
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86	
			Hurricane - Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86	
FBC EQUIVALENT	C (8d @ 6" / 6") AND D (8d @ 6" / 6") DIMENSIONAL LUMBER DECK	TOE NAILS	None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37	
			Basic - Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67	
			Hurricane - Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78	
		CLIPS	None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69	
			Basic - Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83	
			Hurricane - Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86	
		SINGLE WRAPS	None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76	
			Basic - Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86	
			Hurricane - Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86	
		DOUBLE WRAPS	None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78	
			Basic - Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86	
			Hurricane - Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87	
REINFORCED CONCRETE ROOF DECK			None				0.82				0.80	
			Basic - Windows or All				0.84					0.88
			Hurricane - Windows or All				0.84					0.88

