



Understanding the “1802” Form: The key to home insurance savings in Florida

The 1802 Form is a standard form used in Florida to verify the presence of windstorm mitigation features on a policyholder’s property so the insurer can calculate proper discounts and homeowners can get all the discounts they are entitled to.

A better understanding of the 1802 Form will help you follow the rules of the road in Florida for wind mitigation upgrades that may lead to Insurance premium discounts. Here are some key points for home hardening to better focus your activities on your own home retrofitting plan. The 1802 form is a great starting point

A Home That’s Up to Code Maximizes Its Insurance Premium Savings.

There are seven attributes licensed, qualified inspectors use during a wind mitigation inspection to verify compliance or the existence of each construction or mitigation element.

- 1. Building Code** - Was the home built in compliance with the Florida Building Code (FBC) of 2001 or later?
- 2. Roof Covering** - Do all roof coverings meet the FBC or Miami-Dade Product Approval listings?
- 3. Roof Deck Attachment** - What is the home’s weakest form of roof deck attachment?
- 4. Roof-To-Wall Attachment** - What is the home’s weakest type of wall connection— toenails, clips, single wraps, double wraps, or structural?
- 5. Roof Geometry** - What is the home’s roof shape— a hip roof, a gable roof, or a flat roof?
- 6. Secondary Water Resistance** - Does the home have a secondary water barrier as a supplemental means to protect it from water intrusion?
- 7. Opening Protection** - What is the weakest form of wind-borne debris protection installed on the home’s windows and exterior doors, including the garage?

Every homeowner in Florida must decide the best course of action for themselves, their home/upgrades/ their family and budget and ROI for better decision making. The 1802 Form assures that if you take the necessary steps to make your home stronger, you will

save money on insurance. Go to the Florida Office of Insurance Regulation’s website (www.floir.com) to learn more.

Weak Homes Cost More to Insure.

Older homes may lack the necessary structural attributes to withstand a hurricane’s strong winds and debris impacts. Retrofitting a home for hurricane resistance according to the 1802 Form guidelines adds value, increases safety, and reduces insurance premiums.

INSURANCE POLICY
WIND COVERAGE 10-50%
PERSONAL PROPERTY & LIABILITY

DID YOU KNOW?

The Wind Coverage portion of your policy can be **up to 50% of the total cost of the policy**

Strengthen Your Home— And Save Money Doing It.

Florida’s 1802 Form is the foundational legislation behind the My Safe Florida Home Program.

The State of Florida will pay for an inspection of your home by a qualified wind mitigation inspector for the purpose of identifying specific actions you can take to strengthen your home against hurricane winds.

Scan code to learn more



My Safe FL Home
Stronger Homes. Safer Florida.

Apply for a FREE home wind mitigation inspection at MySafeFLHome.com