

## How You Can Save on Your Home Insurance Policy

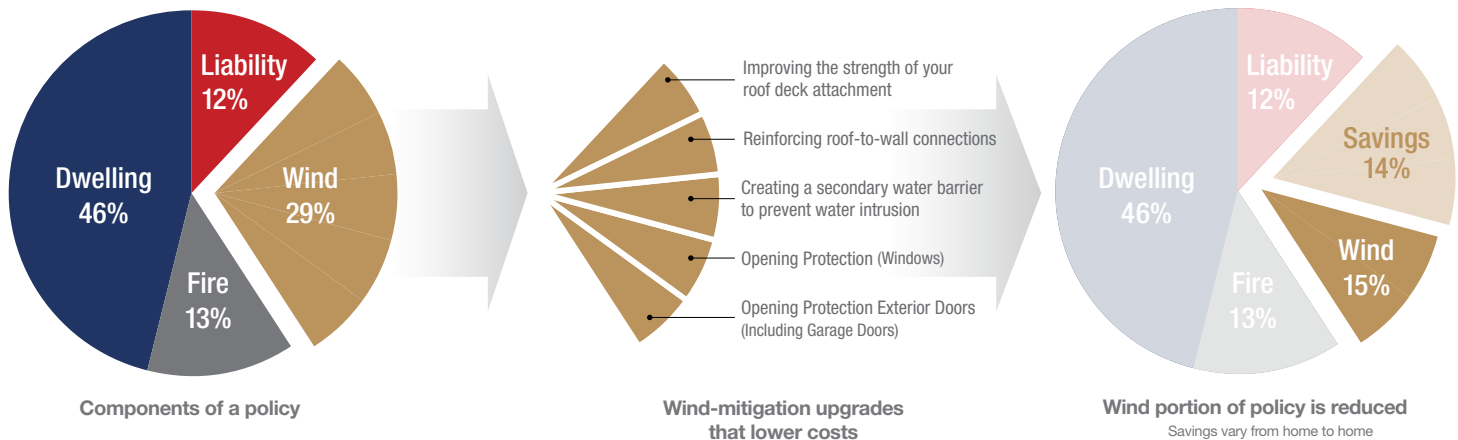


Florida homeowners can save money on their home insurance policy by making wind mitigation upgrades to your home.

The wind mitigation portion of a homeowners insurance policy can vary by company carrier, coverage, and improvement. It can be from 10% to 40% of any given policy premium. Individual rates vary.

### Florida Home Insurance Policy Snapshot

Making wind-mitigation upgrades to your home lowers the cost of the wind portion of your policy. And, reducing the total cost of your policy.



Below are the specific wind mitigation upgrades that the MSFH authorizes for reimbursement using a grant. These upgrades/improvements are identified on the 1802 Form and qualify for an insurance discount. The discounts can vary from company and location. All Florida homeowners should to understand each one, their costs to implement, the impact the upgrade will have insurance savings and the peace of mind they provide to the homeowner.

**IMPROVEMENT 1 – Improving the strength of your roof deck attachment. \*250**

**IMPROVEMENT 2 – Reinforcing roof-to-wall connections. \*300**

**IMPROVEMENT 3 – Creating a secondary water barrier to prevent water intrusion.\*75**

**IMPROVEMENT 4 – Opening Protection (Windows) \*400**

**IMPROVEMENT 5 – Opening Protection Exterior Doors (Including Garage Doors) \*300**

\*Potential Savings based on an 2400 sq ft home built after 2001 with a 15 year old or newer roof

