

Wind Mitigation Frequently Asked Questions

Question: What is a Wind Mitigation Survey?

Answer: A Wind Mitigation survey is an observation and identification of features and characteristics of a home that relate to the resistance the home has to wind vulnerability.

Question: Why Perform a Wind Mitigation Survey?

Answer: A home may qualify for premium discounts depending on the home's features and any added strengthening that has been performed (e.g. shutters, gable-end bracing, etc.). A Wind Mitigation survey will accurately identify these items and ensure that the premium is properly established for the home.

Question: What will be evaluated when a Wind Mitigation Survey is performed?

Answer: A Wind Mitigation Survey will attempt to answer eight or nine questions about the home, depending on the style of the home, including:

- What building code was used to build the home?
 - The roof covering material(s), installation date of the roof covering, and building code and product testing levels?
 - What material is the roof sheathing constructed of and how is it attached to the trusses/rafters?
 - How is the roof structure connected to the walls?
 - What is the roof shape?
 - If the home has a gable roof shape, the construction elements of those gables?
 - What material(s) comprise the structural elements of the load bearing walls?
 - Is there a Secondary Water Resistance method applied to the roof?
 - Are the openings in the home (windows, doors, garage doors, skylights, etc.) protected or hardened against wind and wind borne debris?
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Question: How long does a survey take?

Answer: The Reliable Reports, Inc. employee should be at your home between 15 and 45 minutes depending on many different factors.

Question: Is there any documentation that I will need to make available for review during the survey?

Answer: Yes, some questions may not be answered by observation alone. For these questions specific documentation may need to be observed. These include the following:

Predominant Roof Covering:

In order to accurately assess the roof covering's compliance with specific testing standards you should make available documentation showing 1) the roof covering's permit application date or date of installation and 2) a Miami-Dade Notice of Acceptance or FBC Product Approval. If you do not have this documentation the contractor that installed your roof may be able to provide you with copies.



Secondary Water Resistance:

Secondary water resistance (SWR) is a barrier that is installed between the roof sheathing and roof covering. In some cases its presence may not be determined visually. You should make available all documentation in your possession regarding the materials installed on the roof.

Opening Protection:

In order to accurately assess the opening protection of a home, the strength of the protective device, e.g. shutter, panel, door, window, etc., must be determined. Documentation in the form of a Miami-Dade county Notice of Acceptance or FBC Product Approval should be provided for observation during the survey. When neither of these are available providing whatever product documentation you have may assist the Field Reporting Specialist in the opening protection determination.

The Field Reporting Specialist will not take copies of any documentation with him/her. The Field Reporting Specialist will take photos of the documentation and note the pertinent information on the survey.

Question: To what areas of my home will I need to provide access?

Answer: Access to the following areas will be needed:

Exterior Perimeter: An inspection of all of the home's openings will be completed. This requires that the Field Reporting Specialist must have access to all of the home's perimeter walls.

Attic: The Field Reporting Specialist must be able to access your attic. Attic access is most commonly found in the garage, but can be in other areas, such as hallways and/or closets. The Field Reporting Specialist will have a ladder should it be needed. The Field Reporting Specialist will not move your personal belongings, and if the attic access is blocked, it will prevent the completion of the full survey. If possible, please locate the attic access point(s) in your home and ensure they are accessible.

Interior of Garage: If you have a garage, the garage door must be inspected from the inside.

Question: What happens after the survey is completed?

Answer: Once the on-site survey has been completed, the photographs and inspection data will be sent to your insurance carrier for review. This process can take a few days to complete. You will be notified if the survey generates any additional questions.

If you have additional questions, your agent will be your primary contact.

Website links that may be of interest to you:

To calculate your possible savings click this link
<http://www.floridadisaster.org/mitdb/index.cfm>

Wind Inspection Report: User's Guide
<http://www.mysafeflorida.org/homeinspectionUG.html>