



# All about Wind Mitigation Reports

A **wind mitigation report** informs the insurance company of a home's construction in order to determine its stability in the event of strong winds. A homeowner with windstorm insurance can often submit the results of this report to their insurer and obtain discounts on their windstorm insurance.

**In Florida discounts may be applied for certain favorable wind mitigation features as mandated by State law and can total 45% of the original policy's premium.**

The purpose of a windstorm or wind mitigation inspection is to determine the appropriateness of a given structure's construction in the event of a windstorm or hurricane.

Wind mitigation inspections can help reduce losses in hurricanes. The factors inspected include the age of the home, to determine the type of roof covering with documentation of the type of roof attachment of roof to truss, the type of building codes, the method of attachment of roof to truss, the type of fasteners (nails, clips, or straps), the shape of the roof which is hip, gable, or flat, the type of water resistance barrier, and the opening protection rating of the home. The opening protection rating is determined by the rating stickers installed by manufacturers on windows and doors and by any form of hurricane shutters made for the home. The opening protection rating is an all or nothing factor, so having some rated windows and/or partial shutter will not qualify your home. Additionally, any hurricane shutters will only be visually inspected to ensure there is enough for all openings of the home, thus the shutters will not be installed and/or tested.

In Florida, a wind mitigation inspection is performed by a licensed general contractor, building contractor, architect, engineer, building inspector or home inspector. The information gathered is presented on a standard wind mitigation form, OIR-B1-1802, commonly referred to as the 1802 form. As of Feb 1, 2012, all inspections must have photos showing each feature listed on the wind mitigation form.

The wind mitigation inspection is NOT an inspection of the overall structure of the home and does NOT determine the condition of your home. If you are interested in knowing the condition of the home we suggest also having a full home inspection done in addition to your wind mitigation.

**Real-ativity**  
intelligent real estate



**Real-ativity**  
explore all your options.