Insurance Savings

SECTION 627.0629(1), F.S.

WIND PREMIUM CREDITS FOR EXISTING CONSTRUCTION

				TERRAIN B - 2% DEDUCTIBLE				TERRAIN C - 2% DEDUCTIBLE			
				FRAME, MASONRY, OR REINFORCED MASONRY							
				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	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

An example using State Farm's approximate amounts

Discounts on the wind portion of homeowner's insurance policy.	Percentage of Discount	Monthly Savings	Yearly Savings
Secondary Water Resistance (SWR)			
1) SWR - Defined as a second layer of protection if the roof blows off	8%	$12.70	$152.35
2) No SWB	0%	$0.00	$0.00
Shutters			
1) None	0%	$0.00	$0.00
2) Intermediate Type: 1/2 the old Miami-Dade Code	37%	$58.72	$704.64
3) Hurricane Protection Type meeting current Miami-Dade Code	48%	$76.18	$914.12
Roof Covering (Metal, Tile or Shingles)			
1) Meets the Florida Building Code 2002	14%	$22.22	$266.62
2) Reinforced Concrete Roof Deck	84%	$133.31	$1,599.71
**Concrete roof decks are the maximum discount. No other discounts will apply.*			
How Your Roof is Attached			
1) Using 2" nail spaced at 6" edge 12" field of the plywood	0%	$0.00	$0.00
1) Using 2 1/2" nail spaced at 6" edge 12" field of the plywood	25%	$39.68	$476.11
1) Using 2 1/2" nail spaced at 6" edge 6" field of the plywood	27%	$42.85	$514.19
Roof-to-Wall Connection			
1) "Toe Nails" Minimum 3 nails	0%	$0.00	$0.00
2) Hurricane Clips	51%	$80.94	$971.25
3) Single Strap - Embedded or installed down wall	55%	$87.29	$1,047.43
4) Double Straps - Embedded or installed down wall	56%	$88.87	$1,066.48
Roof Shape (Hip or Gable)			
1) Hip Roof - 90% of roof angles	47%	$74.59	$895.08
2) Gable - Other - or hip roof with less than 90% angles	0%	$0.00	$0.00

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Annual Premium $1,904.42

***Note: Actual results will varry based on insurance carrier, location of home, other factors not included here and many more.*