

Windstorm Mitigation Surveys

What is a Wind Mitigation Survey?

Florida Statute 626.0629 requires insurance companies to offer Florida homeowners "discounts, credits, or other rate differentials" for construction techniques that reduce damage and loss in windstorms. Houses built after 1994 in Miami-Dade or Broward counties and houses built after 2002 in the rest of the state generally have many wind resistive construction features and are likely to qualify for significant discounts.

A wind mitigation inspection is a valuable inspection service that may reduce your windstorm insurance. Wind insurance discounts are available for building features that reduce damage during high wind events. The Wind mitigation discounts are justified because stronger, more wind-resistive structures have lower windstorm losses, which mean reduced costs to insurance companies.

However these **reduced rates are not automatic**. It is up to the homeowner to have a wind mitigation inspection done and submitted to their insurance agent to receive a reduced rate.

Wind mitigation inspections are available for all single family homes, townhouses, and condos. Homeowner associations and condominium associations also qualify for wind mitigation credits.