



# Helping Alabama policyholders take advantage of Wind Mitigation Insurance Premium Discounts with a **Disaster-Smart FORTIFIED Site Review**

## The Benefits of a **Disaster-Smart FORTIFIED Site Review**

When a policyholder receives a **FORTIFIED Site Review** from **Disaster-Smart**, they are taking the first step towards achieving a **FORTIFIED** Designation for Bronze, Silver, or Gold. Achieving a **FORTIFIED** Designation has many benefits including:

- In 2009, the Alabama Legislature and Department of Insurance mandated that all insurance companies provide Insurance Premium Discounts for homes that are built or retrofitted to achieve a **FORTIFIED** Designation;
- Including the retrofits to meet the **FORTIFIED** Bronze Designation, when building or re-roofing, produces an average loss reduction of \$7 to \$8 for every dollar spent the investment is paid for in as little as 1-3 years when combined with insurance savings, and even faster if a hurricane hits your area;
- Homes without Bronze Designation not only cost more to insure, they are the most likely to produce higher than average losses in the next storm. For that reason many Building Departments in Baldwin County have adopted some or all of the **FORTIFIED** requirements into the local building codes;
- **FORTIFIED**'s *safer, stronger, smarter* requirements reduce potential loss or damage to irreplaceable personal property like heirlooms, antiques, family records, or other items with historical or generational value;
- Reducing damage means less out-of-pocket expense for the homeowner. Windstorm deductibles are generally between 2 and 10 percent; any realized reduction in damage produces savings for the homeowner first;
- Having a home to live in immediately following a windstorm event is the first step towards community recovery;
- **FORTIFIED** homes meet growing consumer demands for homes that exceed building codes, are affordable to insure, and this means **FORTIFIED** homes sell faster experiencing less pricing volatility.

## The **Disaster-Smart FORTIFIED Site Review** costs \$195.00 and includes:

- An inspection of the roofing system, gables, porches, windows/doors/garage doors, and overhangs (eaves) to determine if the existing conditions already meet the **FORTIFIED** requirements, need some form of documentation, or needs retrofit;
- A photo documentation report of the exiting conditions with recommendation regarding **FORTIFIED** program requirements and a review with the homeowner to discuss their homes site specific conditions;
- The cost of the **FORTIFIED** Site Review is deducted form the full Evaluation costs when the homeowner is ready to pursue a Bronze, Silver, or Gold Designation.

## Are you ready to order the **Disaster-Smart FORTIFIED Site Review**?

**ATTENTION:** *The **SITE REVIEW** is not a full **FORTIFIED™** Evaluation<sup>1</sup> and the information collected is not being provided to IBHS. The **SITE REVIEW** is a low cost tool to allow us to review your homes features prior to performing a full **FORTIFIED™** Evaluation providing a comprehensive report to help you decide when and how to best pursue a designation.*

<sup>1</sup>(A full Evaluation costs between \$300 to \$800 depending on the size and complexity of the home)

### CONTACT INFORMATION

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