



HOME • AUTO • BUSINESS • HEALTH • LIFE
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Recommendations for a Wind Mitigation Inspection	
Year	Recommendation
2002 or newer	No wind mitigation needed, credits automatically apply
1990-2001	Very likely to receive credits, especially if roof has been replaced since 2002
1980-1989	Likely to receive credits, especially if roof has been replaced since 2002
1970-1979	Not likely to receive credits, but possible if roof has been replaced since 2002
Older than 1970	Unlikely to receive credits
Flat roof (any age)	Unlikely to receive credits

Recommendations for a 4 point inspection

We recommend having a 4 point inspection done on homes 30 years and older, or if the home is a foreclosure.

4 point inspections are comprised of the following components:

Roof	Plumbing	Electrical	Heating/Cooling (HVAC)
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Red Flags

Be aware of the following items, as they may be "red flags," indicating an increase in insurance premium or an inability to obtain homeowners insurance entirely.

- Older homes (30 years and older) without updates (i.e. roof, plumbing, electrical, HVAC, etc.)
- Roofs over 15 years of age
- Flat roofs
- Roofs with visible damage or sign of wear (such as granular loss, curling/lifting shingles)
- Open foundations
- Foundation damage, even if repaired
- Pools without fences or screened enclosures
- Pools with diving boards and/or slides
- Trampoline
- Homes on over 5 acres of property
- Individuals with prior home insurance claims
- Homes with prior insurance claims
- Homes over 5 miles from a fire station
- Homes over 1000 feet from a fire hydrant