



Florida Insurance Mitigation Issues

Since the State of Florida initiated the Uniform Mitigation Verification Inspection Form in 2007, Homeowners have found it increasingly more difficult to keep discounts for Hurricane protection devices. The Inspection requirements have become more stringent with revisions to the Form in 2010 and 2012. If a Homeowner has Hurricane Shutters on the majority of their windows, but have one or two windows that are unprotected they are considered non-compliant and discounts are removed. In addition, Hurricane Panels that are not certified and labeled as having passed the Large Missile Impact Test, are also considered non-compliant. These Hurricane Panels must be replaced by certified products.

Some Insurance companies have gone beyond removing discounts and have threatened Policy cancellation until all openings are protected. Many Homeowners have found it difficult to comply as some openings cannot be protected with traditional steel Hurricane Panels. Windows flush to an adjacent wall or soffit are often neglected, as hardware and tracks required by Hurricane Shutters cannot be installed. Furthermore, openings with ornate trim will not tolerate the hardware used with standard Hurricane Shutters.

The solution to these difficult openings is Hurricane Fabric. These versatile Hurricane Screens, with their unique attachment Clips, can be used with direct mount anchors to satisfy the most unique opening characteristics. The Hurricane Fabric product can be wrapped around obstructions, can be cut to odd dimensions and shapes and can be attached to the structure horizontally or vertically. An additional benefit is that these Hurricane Screens can be field modified if obstructions are encountered. Hurricane Fabric has enabled many Homeowners to provide the required, code approved, protection for their unique situations.

Hurricane Fabric is often the only choice for Homes located in Historic Districts where no tracks, protruding hardware or stacks of panels are permitted. Using direct mount flush anchors, results in an aesthetically pleasing installation.

The use of high tech fabric Hurricane Screens has allowed more and more Homeowners to comply with Insurance Company requirements and enjoy the Discounts associated with sound Hurricane Protection. Insurance Agents are recommending this product to assist their clients in complying with the latest Mitigation requirements.