

DWELLING/TOWNHOUSE PROGRAM MITIGATION CREDITS

MITIGATION MEASURE	DESCRIPTION	ESTIMATED CREDIT
1. Opening protection	<p>All glazed openings are protected for impact resistance and all other openings (garage doors, entry doors, other non-glazed openings) are protected for impact resistance.</p> <p>Acceptable measures include storm shutters or impact resistant glass.</p> <p>A glazed opening is glass or transparent materials used in windows, skylights or doors.</p>	1% to 1.25% credit depending on the number of mitigation measures present
2. Roof tie downs	<p>A structure with clips, single wraps, double wraps, or welds qualifies for the credit.</p> <p>Clips – Is a piece of metal nailed into the side of the rafter or truss and into the side of the wall's top plate or stud? The metal does not wrap around the top of the rafter/truss and the clip is located on one side of the connection.</p> <p>Single Wraps – Is a metal strap attached to the side and/or bottom of the wall's top plate and wrapped and nailed around the top of the rafter/truss?</p> <p>Double Wraps – Are metal straps attached to the side and/or bottom of the wall's top plate and wrapped and nailed around the top of the rafter/truss from each side?</p> <p>Welds – Are connections designed for the site on which the structure is located?</p>	1% to 1.25% credit depending on the number of mitigation measures present
3. Construction standards	Masonry non-combustible (does not include masonry veneer)	1% to 1.25% credit depending on the number of mitigation measures present
4. Building codes	<p>South Carolina Building Code Compliance</p> <p>Buildings built to meet or exceed the International Building Code as adopted by the SC Building Codes Council as of 2007.</p> <p>Credit will be provided for structures where the certificate of occupancy is issued in 2007.</p> <p>Remodeled structures are not eligible for the credit. Consideration for remodeled/retrofitted structures may be eligible for the SC Safe Home Credit.</p>	1% to 1.25% credit depending on the number of mitigation measures present
5. Distance from water		Current Zone 1 & 2 rating methodology. Zone 1 – 1.00 Zone 2 – 0.82
6. Elevation		N/A
7. Flood insurance		N/A
8. Policy deductibles		Deductible options are currently available. 1% - 0 credit 2% - 10% credit 3% - 15% credit 4% - 20% credit 5% - 25% credit 10% - 37% credit

9. Other factors	SC Safe Homes (No other credits are available with this selection).	5% credit
	Institute for Business and Home Safety's Fortified ... For Safer Living Program (No other credits are available with this selection).	20% credit

Credit is provided as follows:

1% for any one of items 1. - 4.

3% for two or three of items 1.-4.

5% if all four items (1.-4.) are adopted.

The Insured's Mitigation Verification Affidavit must be submitted. The Mitigation Verification Certification must be completed by a licensed building contractor, registered architect, engineer, or building code official.