

**DWELLING/TOWNHOUSE PROGRAM MITIGATION CREDITS  
IMPORTANT NOTICE OF PREMIUM DISCOUNTS**

Section 38-75-755 requires insurance companies to notify you of the availability and range of each premium discount, credit, other differential, or reduction in deductibles for properties on which fixtures or construction techniques demonstrated to reduce the amount of loss in a windstorm have been installed or implemented.

**Option 1 – Individual mitigation efforts**

Credit is provided as follows:

- 1% for any one of the following four items.
- 3% for two or three of the items.
- 5% if all four items are adopted.

You must complete the Insured's Mitigation Verification Affidavit and have the home inspected and provide the Mitigation Verification Certification completed by a licensed building contractor, registered architect, engineer, or building code official. Your insurance producer or broker can provide these forms to you.

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 (CO) 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

### Option 2 - Institute for Business and Home Safety's Fortified ... For Safer Living

The Fortified Program offers a package of affordable code-plus upgrades that greatly help reduce a home's exposure to disasters including wind. Homes built to these standards can be certified as Fortified by the Institute.

For further information, please call 813-286-3400 or go to [www.disastersafety.org](http://www.disastersafety.org) and click on Fortified ... For Safer Living.

A 20% credit is applied to policies issued by the Association covering Fortified Homes. A copy of the IBHS certification is necessary to qualify for the credit.

### Option 3 - SC Safe Homes

The South Carolina Department of Insurance has established the SC Safe Homes Program using the standards of the Federal Alliance for Safe Homes, Inc. (FLASH). The program includes a list of certified home inspectors and certified contractors qualified to make any upgrades necessary to meet the standards.

For further information on his program, as well as any grants that might be available to assist you with the upgrades, please call 803-737-6087 or go to <http://scsafehome.sc.gov>.

A 5% premium credit is applied to policies issued by the Association covering dwellings that have met the standards of the SC Safe Home Program. A copy of the inspection and a letter from the contractor indicating that the deficiencies have been corrected are necessary to qualify for the credit. Inspections and contractor letters must come from firms or individuals certified by the South Carolina Safe Home Program.

### Deductible Discounts

Policyholders can reduce their premiums by choosing deductible options. You should discuss the impact of these options with your insurance producer or broker.

Deductible Percentage	Premium Credit
1%	0% (base rate)
2%	8%
3%	14%
4%	18%
5%	23%
10%	35%