

**MANUFACTURED HOUSING 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 either item.
- 3% for both items.

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 1.5% credit depending on the number of mitigation measures present
2. 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 Manufactured Homes 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 1.5% credit depending on the number of mitigation measures present

Option 2 - 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%