



WIND AND HAIL UPDATE

*South Carolina Wind And Hail
Underwriting Association
P. O. Box 407
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MITIGATION CREDIT QUESTIONS

The Association recently distributed the announcement of the availability of mitigation credits. A letter has been sent to all policyholders with effective dates of January 1, 2008, or later. This has resulted in a number of questions from Producers.

What about policies effective after the mailing?

Information about the mitigation credits will be included with their policies. We will include the information with each new policy or rewrite.

Why can't I use the mitigation credits on Quick Quote?

Due to the certification process, only the underwriters can apply these credits. Premium credits will be applied and a refund made.

Once the credits have been applied, they will be carried forward to rewrites and the eRewrite function.

Which coverages do these credits apply to?

The credits apply to all of the coverages for a structure subject to the mitigation efforts (building, contents, loss of use, ICC). Credits do not apply to other structures or outdoor property.

Will the property inspectors be verifying the mitigation techniques?

No. They will continue to perform the traditional inspections. The Association will be periodically auditing the certifications of the mitigation techniques.

Can I receive credit for window film?

Window film offers many benefits (insulation, reduction in UV rays, security), but it does not offer hurricane protection. It can, in some instances, reduce the probability of shards of glass flying into the house.

The Institute for Business and Home Safety has produced a booklet on retrofitting your home which says, "To date, no daylight installed window film, regardless of its thickness, has passed any impact-resistant standard."

The same information is available from the International Window Film Association (www.iwfa.com).

In addition, window film does not assist if the window itself is not properly installed or even caulked.

How can I learn more about mitigation?

A great place to start is www.scsafehomes.com. This is a program sponsored by the South Carolina Department of Insurance. There is also information about a grant program to assist with mitigation efforts.

The Institute for Business and Home Safety also sponsors an informative site at www.disastersafety.org.

Mitigation Forms Are At www.scwind.com Under Forms