

## Premium Credits for Wind Mitigation Construction Features

Below is a list of wind mitigation features Citizens accepts for premium credits for multiperil and wind-only policies. Contact your agent for more details and to find out who is eligible to perform an inspection of your home or business.

### Mitigation Features

### Eligible Building Types

#### Roof Covering

Common types include shingles, clay tiles, metal, and built-up tar and gravel. This feature must meet or be equivalent to the Florida Building Code.

#### Roof Deck Attachments

The method used to connect the roof decking (plywood, metal panels, etc.) to the roof trusses or rafters.

Also includes cast-in-place or pre-cast concrete and self-supporting roof systems.

- Single-family homes
- Apartment units
- Residential condominium units
- Commercial residential apartment and condominium association buildings

#### Secondary Water Resistance

Material applied to the roof covering to prevent water from intruding into the structure.

Does not include roofing felt or similar paper-based products.

#### Opening Protection

Wind-borne debris protection devices installed to protect structure openings (windows, skylights, doors, etc.).

- Single-family homes
- Apartment units
- Residential condominium units
- Commercial residential apartment and condominium association buildings
- Buildings used for commercial purposes

#### Roof-to-Wall Attachment

The method used to connect the roof trusses or rafters to the walls of the structure.

- Single-family homes
- Apartment units
- Residential condominium units  
**3 stories or fewer only**

## Roof Shape

Common roof shapes include hip, gable or flat.

- Single-family homes
  - Apartment units
  - Residential condominium units
- 3 stories or fewer only**

### Typical Construction Features that Reduce Wind Damage and Loss

