



As the leader in the Home Inspection Industry, HomeTeam Inspection Services provides a superior Uniform Mitigation Verification Inspection Report than any other company in Florida.

Many of you may already know that the Florida Office of Insurance Regulation has been changing the state mandated form for these Inspections more often over the past couple of years. These changes have prompted many questions from Consumers, Real Estate Professionals, and Insurance Agents. We would like to take this opportunity to publish answers to some of the most frequently asked questions:

Q: What is the purpose of the Uniform Mitigation Verification Inspection?

A: In 2005 the Florida Legislature passed a law requiring all residential property insurance companies to file with the Office of Insurance Regulation a range of premium discounts they offer customers who live in homes of certain construction types or who apply loss mitigation devices (shutters, impact windows, etc.) to their homes. Florida began requiring ALL licensed residential property insurance companies in Florida to accept a state form ([OIR-B1-1802](#)) as verification that a property has been mitigated. In short, certain items reported on the form require Insurance companies to offer discounts to home owners for protecting their home from damage during high wind storms such as tropical storms and hurricanes.

Q: My insurance agent told me that a "Wind Mitigation" Inspection should only cost me about \$75. Why do Inspectors charge more than that?

*A: Over the past couple of years, the form and Inspection methods have changed. The changes have required the Inspectors to conduct more preliminary research into the property as well as place themselves at more risk of injury by having to navigate far reaches of the attic space in order to verify certain roof components. As with any other profession, when someone places themselves in a hazardous situation (such as exploring far reaches of a 130-160 degree attic), they should be compensated for doing so. Would you place yourself at risk without being rewarded? **This is part of HomeTeam's superior service, however, not all companies provide this type of dedication to their clients.***

We have a Quality Control (Q.C.) Agent that will speak to your Insurance Agent to help with the Insurance process. Our Q.C. Agent is a Continuing Education Provider (PVD32) & Instructor (#0005472) licensed with the DBPR.

We provide a Permit search and/or a Structural Profile (\$99 value) with Wind Mitigation reports. These documents are required to verify credits. The documents can be obtained in various ways depending on the City Building Department where the property is located. These may include Web searches, Faxes, emails or traveling to the City Building Department. A proper report could take 3-5 business days to complete to assure that all discounts are verified for the Insurance Agent & Client.

Q: I have hurricane shutters for my home, but after obtaining an Inspection, I am not getting all the discounts for having them. Why?

A: The most common reason why home owners do not receive full credit for having hurricane shutters on the property is that they have "skipped" one opening such as a skylight, bathroom window, etc. Insurance companies look for the "weakest" point when determining if credits should be applied. Read your report carefully and discuss with your Inspector. You may want to consider obtaining protection for that "weakest" point in order to capitalize on your credits.

The shutters you have may be of the older (orange peel, Bahama or Awning) styles manufactured design and were not tested to verify PA201 the Large Missile Impact test.

Just because products or coverings are Miami-Dade County approved does not mean that they have been tested for LMI rating. This means that they may be installed in Broward and Miami-Dade counties aka HVHZ (High Velocity Hurricane Zone).

The Wind Borne Debris Region (WDBR) varies throughout the State of Florida. If an Inspector is not familiar with this information it may result with discounts not being applied.

Q: How much in discounts will I receive after having the Wind Mitigation Inspection performed?

A: Credits for discounts vary by Insurance Company. Your Inspector only reports on the facts found during the Inspection. He/She cannot tell you what discounts will be applied. You should contact your Insurance Agent in order to determine how which credits will be applied to your policy.

Q: The seller of the home told me they recently replaced the roof, but my report shows something different. Why?

A: There are many different reasons why the age of the roof shown within the report may differ from that which is verbally expressed by a Seller. Even though someone may verbally express to the Inspector that the roof was recently replaced, the Inspector MUST verify through documentation in order to avoid committing FRAUD on the report. This includes verifying local building permits and/or obtaining original documentation from the Roofing Contractor. If this documentation does not exist, the Inspector must list the age of the most recent documentation available. Keep in mind that the Inspector is responsible for ALL information provided on the report and may be subject to criminal penalties if he/she cannot support findings.

Q: How do I prepare for a Wind Mitigation Inspection?

A: Most important is access to the attic. Your Inspector will need to tour the attic in order to verify roof attachment components. Clearing the attic hatch from obstructions PRIOR to the Inspector's arrival is essential.

If you have any documentation please provide a copy or have available so the Inspector can photograph for the report.