



Protect and Save by Choosing a FORTIFIED Home™

FORTIFIED Home™ offers homebuyers several opportunities to increase the strength of their investment.

FORTIFIED HOME™

FORTIFIED Home™ is a third-party certification program specifying design and construction standards to increase a home's resilience and deliver superior performance during tropical storms and hurricanes. The FORTIFIED Home™ program has three levels of designation – Bronze, Silver and Gold – that build upon each other.

INSURANCE DISCOUNTS: 20%–35%*

BRONZE: STRENGTHEN THE ROOF SYSTEM

Minimizes the risk of water getting into the home and of the roof detaching from the walls.



INSURANCE DISCOUNTS: 35%–45%*

SILVER: STRENGTHEN THE WINDOWS & DOORS

Minimizes the risk of wind entering the home and causing a roof failure. Also effective at reducing the risk of water getting into the home.



INSURANCE DISCOUNTS: 40%–50%*

GOLD: STRENGTHEN THE STRUCTURAL SYSTEM

Ties all of the elements of the home together and to the ground. The most effective way to minimize risks from high winds.



Strength isn't always obvious.



* Alabama Wind Mitigation Benchmark Discounts (Applicable to Wind Premium)

These discounts are not to be subject to any "total maximum credits" rule. Benchmark discounts are effective July 1, 2014 and are subject to change. Rates vary by insurer.



Levels of Designation



Component/system

| | BRONZE | SILVER | GOLD |
|--|--------|--------|------|
| ROOF <ul style="list-style-type: none"> • Roof deck is sealed • Roof deck attachment meets program standards • Roof covering condition meets standards | ✓ | ✓ | ✓ |
| ATTIC VENTILATION <ul style="list-style-type: none"> • Roof-mounted vents are high-wind rated • Soffit vents will resist water intrusion • Gable overhangs and vents properly constructed • Gable end vents are protected against water intrusion | ✓ | ✓ | ✓ |
| GABLES OVER 4' TALL - EXTERIOR (IF APPLICABLE) <ul style="list-style-type: none"> • Must have structural sheathing | ✓ | ✓ | ✓ |
| OPENINGS <ul style="list-style-type: none"> • Impact-protected with an approved system | - | ✓ | ✓ |
| ATTACHED STRUCTURES - PORCHES/CARPORTS <ul style="list-style-type: none"> • Roof connected to beam to resist uplift • Beam connected to column to resist uplift • Column anchored to structure to resist uplift | - | ✓ | ✓ |
| GABLES OVER 4' TALL- BRACING (IF APPLICABLE) <ul style="list-style-type: none"> • Braced to withstand high wind pressures | - | ✓ | ✓ |
| CHIMNEYS (IF APPLICABLE) <ul style="list-style-type: none"> • Properly attached to structure | - | - | ✓ |
| OPENINGS <ul style="list-style-type: none"> • Have adequate design pressure ratings | - | - | ✓ |
| CONTINUOUS LOAD PATH <ul style="list-style-type: none"> • Roof-to-wall connection • Wall-to-floor connection • Floor-to-foundation connection | - | - | ✓ |