



# Protect and Save by Choosing a FORTIFIED Home™

FORTIFIED offers homeowners 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.*

FORTIFIED is a program of the Insurance Institute for Business & Home Safety.

TO LEARN MORE ABOUT FORTIFIED, VISIT [DISASTERSAFETY.ORG/FORTIFIED](http://DISASTERSAFETY.ORG/FORTIFIED)



# LEVELS OF DESIGNATION



## Component/system

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