



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 – Roof, Silver and Gold – that build upon each other.

INSURANCE DISCOUNTS: 6%–8%*

ROOF: STRENGTHEN THE ROOF SYSTEM

Minimizes the risk of water getting into the home and makes roof system stronger.



INSURANCE DISCOUNTS: 13%–15%*

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: 16%–19%*

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.



FORTIFIED is a program of the Insurance Institute for Business & Home Safety.
* Rates are subject to change and will vary by insurer. Discounts only apply to wind premiums. Data from NC Rate Bureau, June 1, 2015.

Wilmington Base Premium Estimate:	<u>BEACH</u>	<u>INLAND</u>
	\$250K Home \$3,853	\$2,306
	\$500K Home \$6,865	\$4,687



Levels of Designation



Component/system

Component/system	ROOF	SILVER	GOLD
ROOF <ul style="list-style-type: none"> • Roof deck attached with 8d ring shank nails • Roof deck sealed • Roof cover is high wind rated [or necessary engineering] (if spacing is too tight the engineering note can be omitted) 	✓	✓	✓
ATTIC VENTILATION <ul style="list-style-type: none"> • Roof-mounted vents are high-wind rated • Gable end vents are protected against water intrusion 	✓	✓	✓
OVERHANGS <ul style="list-style-type: none"> • Soffit vents will resist water intrusion 	-	✓	✓
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 - EXTERIOR (IF APPLICABLE) <ul style="list-style-type: none"> • Must have structural sheathing • Gable overhangs properly constructed 	-	✓	✓
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 	-	-	✓