

# Consumer's Guide to the Wind Mitigation Survey



LOUISIANA  
DEPARTMENT OF  
INSURANCE

Tim Temple  
Commissioner of Insurance



## What is the Wind Mitigation Survey?

Homeowners in Louisiana may be eligible for an insurance premium discount for voluntarily strengthening their homes against storms and hurricanes in compliance with the Louisiana State Uniform Construction Code.

In order to qualify and apply for such discounts, homeowners must have their home assessed to document structural features that mitigate hurricane damage.

Inspection and certification must be performed by a building code enforcement officer, registered architect or engineer, or registered third party provider authorized by the [Louisiana State Uniform Construction Code Council](#) to perform building inspections.

Construction techniques that may warrant a discount:

- Building design and secondary water barriers
- Roof bracing and roof-to-wall strength
- Wall-to-floor-to-foundation strength
- Opening protection and roof deck attachment
- Other mitigation techniques

Surveyors can advise homeowners of other improvements that may result in additional discounts.

## How much does it cost?

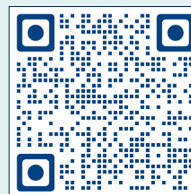
The cost for hiring a certified wind mitigation surveyor varies but typically costs between \$300 and \$600.

## Do all companies offer discounts?

All admitted insurance companies are mandated to offer actuarially justified premium discounts for wind mitigation. Surplus lines insurers are not required to offer these discounts.

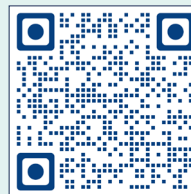
### HOW TO PARTICIPATE:

1. Interested homeowners should contact their insurance company or agent to discuss what discounts are available.
2. Download the Wind Mitigation Survey Form (also called the Louisiana Hurricane Loss Survey Form) and complete Section I.



Scan the QR code to download the Wind Mitigation Survey form.

3. Contact a qualified wind mitigation surveyor to complete Sections II and III.



Scan the QR code to find an authorized wind mitigation surveyor.

4. Submit the completed form to your insurance company or agent.



The Louisiana Department of Insurance encourages residential property owners to consider completing a wind mitigation survey, especially if their homes have been built or substantially renovated to comply with the current building standards of the Louisiana State Uniform Construction Code.

Scan the QR at right to learn more about Wind Mitigation Incentives.

