



## **WIND AND HAIL UPDATE**

*South Carolina Wind And Hail  
Underwriting Association  
P. O. Box 407  
Columbia, SC 29202*

November 4, 2008  
08-11

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### **MITIGATION QUESTIONS #2**

Producers have submitted a number of questions in regards to the mitigation credits. We would like to share the questions and answers with you.

***Does the Association allow for “partial” credit if a portion of the home meets the requirements?***

Submitted examples included:

- All Oceanside windows have storm shutters, but none on the rest of the house.
- An addition to the house was made that meets the standards, but the original house does not.

No partial credit is available. Remember that it is important to protect the entire exterior envelope of the structure.

***Do mitigation credits apply to builders risk policies?***

No. Credits do not apply to structures under construction.

***Will the Association accept faxed / emailed mitigation forms?***

Since both forms are required to be notarized, we need the original forms with the embossed seal and / or notary stamp.

***Will the Association accept mitigation forms from other companies?***

No. The Association's forms are filed with and approved by the South Carolina Department of Insurance. These specific forms are required in order to receive credit.

***Are both forms necessary?***

Yes. We need the insured certification and the contractor verification.

***Can mitigation credits be obtained midterm?***

Yes. Please remember that if the mitigation credit results in a premium refund, the producer will need to return a portion of the unearned commission.

***Do you have a list of qualified contractors / inspectors who can perform the required inspection?***

No. However, the South Carolina Department of insurance has a list of qualified and approved individuals used in the South Carolina Safe Home Program. These individuals are qualified to complete the forms. The list can be found at [www.scsafehomes.sc.gov](http://www.scsafehomes.sc.gov) under "Contractors" heading.

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