FORTIFIED ROOF™

TIME FOR A NEW ROOF?

MAKE IT FORTIFIED.

WHY FORTIFIED?

FORTIFIED goes beyond building codes to improve performance against natural hazards and reduce the risk of personal property loss.

FORTIFIED Home™ is a nationally recognized building method based on more than 20 years of scientific research and real-world testing by the Insurance Institute for Business & Home Safety (IBHS).

Your roof provides the first line of defense against the elements and an IBHS FORTIFIED Roof™ provides better protection against severe weather.

For more infomation, visit ***FORTIFIEDHOME.ORG***

WHY FORTIFIED?

- **Stay dry.** A FORTIFIED Home helps protect your home and personal property from high winds and wind-driven rain.
- **Get back home quicker.** A FORTIFIED Home may reduce or eliminate time spent out of your home due to water intrusion if the roof is damaged.
- **Save money.** A FORTIFIED designation may qualify you for annual wind mitigation credit that could lower your insurance premium. Check with your insurance agent for specific policy requirements and potential wind mitigation credits in your area.

GET STARTED

- Obtain estimates from roofer(s) on (1) the cost of a typical roof replacement and (2) the cost to upgrade to a FORTIFIED Roof to decided which one is right for you. Provide this checklist to help your roofer know what upgrades are needed for a fortifiedhome.org/homeowner-roof.
- Hire a quality roofer with guidance from this checklist: disastersafety.org/roofs/hiring-a-professional-contractor.
- Select a certified FORTIFIED Evaluator from this directory: fortified.archtest.com/listing.
- IBHS will review documentation submitted by your FORTIFIED Evaluator, and if compliant, you will receive a FORTIFIED Roof designation certificate.

FORTIFIED ROOF™

Keep wind and water out and your roof on.

+

FORTIFIED SILVER™

Protect the windows, doors and other openings.

+

FORTIFIED GOLD™

Keep the building tied together.

For more infomation, visit **FORTIFIEDHOME.ORG**

TAKE THE WORRY OUT OF STORMS.

UPGRADES PROVEN TO PROTECT YOUR HOME FROM SEVERE WEATHER

FORTIFIED
A PROGRAM OF IBHS ™

FORTIFIED MAKES IT EASY

When you ask for FORTIFIED, you're asking for a collection of construction upgrades that work together to protect your home from severe weather.

WE'VE DONE THE SCIENCE
Decades of research from the Insurance Institute for Business & Home Safety show FORTIFIED upgrades can protect your home from 130 mph winds, EF-2 tornadoes, and 2" hail.

WE CHECK THE WORK
Each level of FORTIFIED includes third-party verification of the required upgrades. This helps to ensure every homeowner gets maximum protection.

WE ARE THE NATIONAL STANDARD
FORTIFIED is officially recognized by the U.S. SBA, FEMA and six different states as an effective way to protect your home from storm damage.

FORTIFIED Provides Strength While Allowing Flexibility

The FORTIFIED standards can apply to homes of all shapes and sizes and provides required upgrades for a wide variety of materials. Whether your building a new house, remodeling your current home or putting on a new roof, there is a FORTIFIED standard that can make your home safer without limiting your design.

MULTIPLE LEVELS OF PROTECTION AVAILABLE

FORTIFIED ROOF™

When severe weather strikes, FORTIFIED Roof keeps the roof on and the rain out.

- Stronger connections to hold the roof to the house.
- Sealed Roof Deck to keep rain from pouring in – even if you lose shingles.
- Reinforced edges to protect an area IBHS studies show is a major vulnerability.
- Shingles rated to defend against wind and tested in real-world situations to protect against hail.

FORTIFIED SILVER™

FORTIFIED Silver adds additional protection to vulnerable and often overlooked components.

- Includes all the protection of FORTIFIED Roof.
- Securely anchors attached structures, so they don't rip a hole in your house during extreme wind events.
- Reinforces gable ends and overhangs.
- Secures the chimney to the house structure.

FORTIFIED GOLD™

For ultimate protection, FORTIFIED Gold requires the whole structure to be tied together.

- Includes all the protection of FORTIFIED Roof and Silver.
- Requires a continuous load path, which keeps the roof connected to the walls and the walls connected to the foundation.
- Beefs up the strength of exterior walls helping to combat both impacts and pressures.
- Ensures garage doors can withstand high pressures seen in the worst storms.

BUILD FORTIFIED

STRENGTHEN YOUR ROOF AND BE READY

3 WAYS FORTIFIED ROOF OFFERS EXTRA PROTECTION

Stronger Connections - Your Roofing Contractor will use more – and stronger – nails in an enhanced pattern proven to help keep the roof attached to your house, even in severe weather.

Sealed Seams - In extreme winds, even the best roof may lose shingles. To prevent water from pouring into your home, your Roofing Contractor will seal the gaps between your roof's decking.

Reinforced Edges - Studies show roof edges are especially vulnerable to wind damage. A FORTIFIED Roofing Contractor uses materials specifically designed to lock them down.

3 STEPS TO A FORTIFIED ROOF

If You Want Peace of Mind When the Next Storm Hits, 3 Simple Steps Can Lower Your Risk of Storm Damage And Lower Your Insurance Costs, Too!

1. **Choose a FORTIFIED Roof Package Offered by Your Roofing Contractor**
2. **Roof is Installed & Independently Verified to Meet FORTIFIED Standard**
3. **Your Home is Stronger & Insurance Lower**

For more information, visit ***FORTIFIEDHOME.ORG***

Choose a FORTIFIED Roof and Get Next Level Protection Backed by Science

Every year, severe weather brings powerful winds, torrential rain, hail and even tornadoes. Your contractor can help you defend your home with a FORTIFIED Roof package, developed using cutting-edge science to protect against extreme weather. Based on two decades of research by the Insurance Institute for Business & Home Safety, the FORTIFIED building standards define a series of upgrades that go beyond typical building codes to make homes stronger and better able to guard against severe weather. Additionally, having a FORTIFIED Roof may also help you lower the cost of homeowners insurance.

BUILD FORTIFIED

LOUISIANA INSURANCE DISCOUNTS

Insurance Companies Agree, FORTIFIED Protects Homes & Reduces Damage

Many Carriers in Louisiana Offer

DISCOUNTS UP TO 52%

For Homes Meeting the Rigorous Requirements of the FORTIFIED Home™ Construction Standard.

American National General	up to 30%
Amica Muual	up to 20%
Anpac Louisiana	up to 30%
Centauri National	up to 30%
Gulf States	up to 15%
Hartford	up to 24%
Occidental	up to 52.5%
State Farm	up to 30%
USAA	up to 37%

* Coverages and discounts vary by carrier and are subject to change. Discounts listed are based on mitigation rate filings with the Louisiana Department of Insurance as of June 1, 2022. Discounts apply to wind premiums and may vary based on a home's FORTIFIED designation level (Roof, Silver, Gold or the previously offered FFSL) and location. This list is a representative sample and may not include all FORTIFIED discounts filed with the Department.
Consult with your agent for specific details on applicable discounts.

For more information, visit ***FORTIFIEDHOME.ORG***