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Home inspection could lower insurance rates

By AILEEN MCELROY, amcelroy@breezenewspapers.com

There's a way that could wipe the grimace off your face when receiving the annual home insurance bill. If you own a home built in the 70's or earlier and you want to knock off a few hundred bucks from your bill, you may want to give Jerry Triplett of Home Check Systems, Inc a call. Triplett is president of the 33-year business and conducts home inspections all over Lee and Collier Counties for customers interested in lowering their insurance bill.

"Most of our work is on the Beach and near the Beach," he said. "It seems that people on the coastal zone are more affected by the insurance rates than others."

Triplett explained that insurance companies are now obligated to send a form notifying homeowners that savings are available. He said that when insurance companies tally the bill, they tend to assume that houses built before the 80's have not been renovated.

"Here on the Beach they assume the worst case scenario that you have old wiring and an old air-conditioning system _ that you haven't done anything to upgrade," he said. "It's really up to the homeowner to prove that they have these things and to inform their insurance companies. With a four-point inspection, you can justify to your insurance company that your home has improvements."

Triplett outlined that the four-point inspection involves examining four components: the roof as well as electrical, air-conditioning and plumbing systems.

"If you've had those things upgraded and a current Florida building code compliant roof installed, that will reduce your premium," said Triplett. "Insurance companies like to know that many of the items have been upgraded and that they have some life left in them. Most of the people do have new air conditioning systems put in. They do have their electrical upgraded and if they've had a roof put on the last five or six years, it's going to be code compliant."

Besides the four-point inspection, homeowners can save money by filling out the wind mitigation form. Triplett related that the wind



filling out the wind mitigation form. Triplett related that the wind mitigation inspection involves a roof and window examination. When scrutinizing the roof, Triplett first notes a roof's structure whether the home contains an A-shaped gable roof or a four-angled hip roof.

Insurance companies love the hip roof because they deflect the wind much better than blowing against the gable which is more of a flat surface, he said. If you have a gable roof and it's not reinforced, it's going to be to your advantage to have someone come by that's qualified to reinforce the roof and then in many instances they can add tie downs to older homes so it's well worth it. Over time it's going to pay back tremendously.

If a roof is reinforced by tie-downs, Triplett studies the metal straps or clips that mechanically tie the roof to exterior walls and inspects whether a deck is firmly anchored to the house. The Lee and Collier County home inspector also observes the glaze on windows and sliding doors to determine whether the glass is impact resistant. He completes the wind mitigation inspection by eyeballing hurricane protection investments such as panels and accordion or roll down shutters.

If people don't have shutters, it is well worth it to have shutters put on, said Triplett. They really don't need to have the very expensive shutters put on the individual panels that you put up are excellent. They do as good a job as anything.

He noted that some homeowners have qualms on purchasing shutters because of the physical work involved in heaving and fastening shutters but noted that the wind deflecting equipment may sit in the garage for five years.

You may never have to put them up but your savings over a couple of years will more than pay for the investment plus you got your house protected, he said.

He noted that a recent client residing on the water saved big with a shutter investment.

The house that I just did in Naples is pretty close on the bay, he said. The insurance premium on that house was \$8,800. It was an old house so that owner went in and had hurricane shutters put up and just did a few things to protect the house and his policy went down from \$8,800 to \$5,600. So that almost paid for the shutter bill plus now his home is protected, so it's going to really start paying back for him this coming year.

If you've already paid your insurance company this year, it's not too late to still seek a reduction in this year's rate with a home inspection. Triplett advised that you contact your home insurance to get further details on reimbursement through a home inspection.



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Triplett charges between \$150 - \$200 for a residential home inspection and a higher price for commercial buildings and added that more often than not the inspection will result in a savings and most of them are quite substantial. Most everyone I know has saved at least \$400 on their premium. Triplett said he has conducted home inspections for more than three decades. In the 70_s, he inspected homes in North Carolina and then moved his business south to Florida in the 80_s. He shared that the most rewarding part of his job is saving his customers money as well as getting to know clientele.

The most rewarding part of my job is to see people be able to save money because the premiums are so high and then the other thing is that I get to meet a lot of very nice people, he said. I get to see a lot of beautiful homes and I get to hear a lot of history from the older folks that are around so that_s real enjoyable. I like that a lot. For more information on lowering your insurance rate, call Home Check Systems, Inc. at 765-5775 or visit <http://www.homechecksystinc.com/>



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