

ROOF (CON'T)

thicker felt goes just under the wind-rated roofing materials (and in some places, we also recommend they protect from hail impact and fire too). What does all this mean? Four important layers between you and nature's wrath.

LANDSCAPING & EXTERIOR CONSIDER FIRE RISK

Fortified criteria prescribes fire resistant materials for the outside of your home and landscaping advice about where to place bushes, shrubs, and other plants. This can have a major impact on the survivability of homes in areas susceptible to wildfires.

SEVERE WINTER WEATHER AND WATER INTRUSION

Though not often considered "natural disasters," a harsh winter or prolonged exposure to wet weather can cause huge problems for a home. The *Fortified* program establishes common sense building practices for regions vulnerable to unusual winter storm activity, as well as steps to help keep water out and direct it away from your house.

INSPECTED AND VERIFIED

An independent inspector, trained by the Institute for Business & Home Safety, verifies that every critical step of the *Fortified...for safer living* program was built into your home. The *Fortified...for safer living* designation is then registered with the Institute, and remains with the structure indefinitely, provided major modifications or additions are not made to the home. This inspection process gives you added peace of mind.

WHAT'S THE NEXT STEP?

Take an active role in the construction of your new home. Talk to your builder about the *Fortified...for safer living* program, and the disaster-resistant standards you want, to increase your home's ability to withstand and survive a major disaster, and to add to your family's sense of security.

For more information on the *Fortified* program, call toll-free: 1 (866) 657-IBHS (4247) and visit our web site www.disastersafety.org for a list of the "Fortified" criteria.

Make Your New Home *Fortified...for safer living*



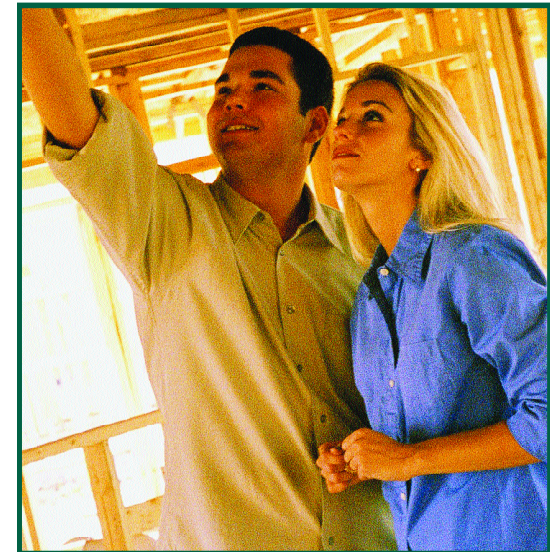
*... for safer living.*SM

The Institute for Business & Home Safety, a national organization supported by insurance and reinsurance member companies, works to reduce social and economic losses caused by natural disasters.

INSTITUTE FOR
**Business &
Home Safety**[™]

1 (866) 657-IBHS (4247)

www.ibhs.org



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MAKE YOUR NEW HOME *FORTIFIED...FOR SAFER LIVING*

Some risks in life are worth taking, like commuting to work in heavy traffic or making an investment decision. Others aren't, especially at home, the one place you want as few risks as possible.

That's why the Institute for Business & Home Safety developed *Fortified...for safer living*. Every area of the country is prone to some type of natural disaster or extreme weather

event. The *Fortified* program raises your home's overall safety above the minimum requirements set forth in building codes. This is done by paying extra attention to areas especially vulnerable to disasters, including door and window openings, roof construction, foundation and even landscaping.

The *Fortified* program offers a package of affordable code-plus upgrades that greatly help reduce a home's exposure to disasters, including high wind, wildfires, floods, freezing weather, hail and earthquakes, as well as water damage.

UNDERSTAND THE RISKS

Decades of experience have given insurers, designers, engineers and builders valuable insight into how homes are damaged or destroyed. This information has been incorporated into the *Fortified...for safer living* program, so you can build a safer home from the ground-up. Here are some of the ways the *Fortified* program is different:

PROTECTED WINDOWS AND DOORS

You have to keep high wind out of your house, so it doesn't blow the house up trying to get out. If hurricanes are a threat where you live, you can choose to protect the openings with laminated glass, approved screening or a shutter system that will withstand the onslaught of flying debris. If your area experiences tornadoes and severe thunderstorms, higher pressure rated windows and doors are required.

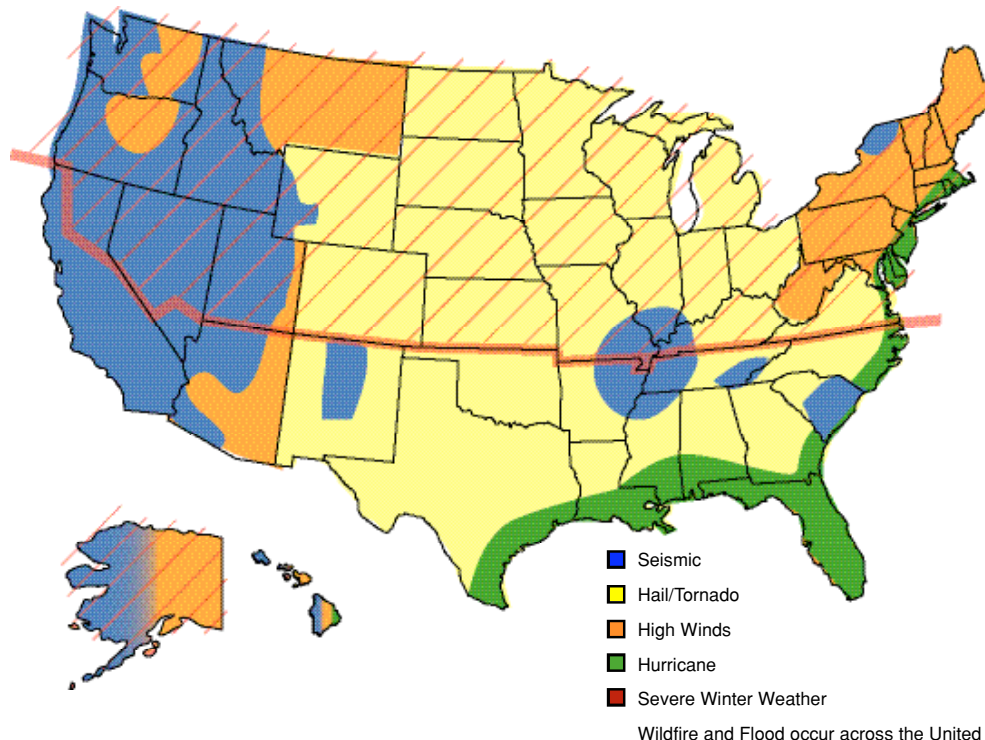
BETTER CONNECTIONS

Technically, it's called continuous load path. That means straps, connectors, bolts, and in concrete structures, additional reinforcing steel, tie your roof to your walls and walls to your foundation – allowing it to withstand 130 mile per hour peak wind gusts. We put better protection in more places than is required by most building codes, so when high winds blow and earthquakes rumble, the added connections transfer the forces on the home's walls and roof to the foundation, giving it a better chance for survival.

ROOF IS THICKER, STRONGER AND DESIGNED TO STAY DRIER

No one wants to look up and see storm clouds – especially from inside their home. *Fortified* roofs are built with thicker deck sheathing than required by code, and nailed in more places with nails that are designed to hold your roof in place better. Waterproof tape seals the seams where the wood panels meet to provide a secondary moisture barrier. On top of that a

***Fortified...for safer living* offers protection from natural disasters countrywide**



Every part of the United States is exposed to natural disasters. The Fortified...for safer living program offers a location-based system of new home upgrades that can help protect homes from any of them, including flooding and wildfire, which affect all parts of the country.