



Eligible Items

- **Book Transfer**
Applies if the insured has had prior insurance and comes to the company as a part of an approved agency book transfer. Applies for 1-year term and does not remain at policy renewal.
- **IBHS Fortified for Safer Living (HO3)**
Applies if property has a Fortified Home Certification from Institute for Business and Home Safety program: *Fortified for Safer Living*
- **Mature Homeowners**
Available when the named insured or spouse have attained age 55 AND are retired
- **Multiple Policy**
Applies if a policy is written in the name of insured with another Bankers product or places their auto policy with the agent
- **New Purchase**
Discount offered to homeowners who are obtaining their policy to coincide with the purchase of a home which will be their primary residence. The discount is phased over time.
 - *policy cannot have both preferred builder and new purchase discount
- **Preferred Builder (HO3 & HO6)**
New homes built by builder's on Bankers preferred builder's list. New construction only.
 - *policy cannot have both preferred builder and new purchase discount
- **Protective Devices**
 - Protective Package with a combo of all of the following: Deadbolts on all exterior doors, local fire alarm (including smoke alarms), fire extinguisher in the residence
 - Burglar Alarms with police station reporting or central reporting
 - Fire Alarm with fire station reporting or central reporting
 - Automatic Sprinklers in all areas except: attic, bathrooms, closets, and attached structure areas protected with a fire detector
 - Automatic Sprinkler Systems in all areas including attic, bathroom, closets and attached structures
- **Renovation (HO3 & HO6)**
See renovation discount PDF
- **Secured Community or Building**
Available for dwellings located in gated communities when all entrances to the community are protected by 24-hour manned security or passkey security
- **Underwriting Tier**
Based on insurance score, prior liability limit, and claims history
- **Wind Mitigation**
After submitting a quote to underwriting, email wind mitigation documents to:
Homeowners@BankersInsurance.com