



## Eligible

- **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*
- **Multiple Policy**  
Discount will apply if the policy holder packages another Commercial, Flood, Auto, or Warranty policy written through one of the Bankers Insurance Group's companies. Auto policy with greater than \$50,000/\$100,000 or \$100,000 CSL must be submitted for approval.
- **New Home Buyer (HO3 & HO6)**  
Offered to homeowners who are obtaining their policy to coincide with the purchase of a home which will be their primary residence. Discount is phased over time.
  - \*policy cannot have both preferred builder and new purchase discount
- **Preferred Builder (HO3 & HO6)**  
New homes built by builders on Bankers preferred builder's list
  - \*policy cannot have both preferred builder and new purchase discount
- **Protective Devices**  
Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium
  - 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
- **Retirement Community**  
Available when the named insured or spouse attained age 55 or are retired and the residence is located in an approved retirement community, or a Certified Retirement Community designated by the LA Retirement Development Commission in the office of the Lieutenant Governor
  - \*not available if secured community discount is applied
- **Secured Community**  
A discount will be provided for dwellings that are located in a secured community
  - \*not available if retirement community discount is applied
- **Wind Mitigation**  
Attach wind mitigation inspection form and photos to the quote when submitting or email wind mitigation docs to: [Homeowners@BankersInsurance.com](mailto:Homeowners@BankersInsurance.com)
- **Water Detection Leak Discount**  
Homes with various leak detection and automatic water shutoff devices are eligible.
  - There are 3 levels of discounts available below:
    - Level 1: discount for a sensor-based water leak detection system that notifies customer's via mobile device/Internet connection with a leak is detected.
    - Level 2: Discount for a sensor-based water leak detection system that automatically shuts off the main water supply to the home when a leak is detected. Requires professional installation.
    - Level 3: Discount for water leak detection system that assesses the flow of water through the plumbing and automatically shuts off the main water supply to the home when a leak is detected. Requires professional installation
  - \* Level 1 and 2 sensors need to be placed in all bathrooms, the kitchen and utility rooms for washing machines and water heaters. Photos of each device are required and must be sent to underwriting within 5-days of request.
- **Generator Discount**  
Homes that are equipped with a whole-house standby generator with a transfer switch are a discount. Documentation from a qualified electrician confirming the installation is required.
- **Advanced Quote Discount**  
A discount will apply based on the number of days between the quote date and the policy effective date. The greater the number of days, the greater the discount.
- **Paid in Full Discount**  
A discount is applied to policies which are paid in full by the insured.
- **Personal Status Discount**  
Based on the first named insured's age and marital status.
- **Insurance Tier**  
Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Criteria used for tier placement include insurance score and prior non-catastrophe claims