



Eligible Items

- **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.

- **Insurance Tier Discount**

Tiered rating is utilized to broaden underwriting eligibility and properly match rate to risk. Criteria used for tier placement include insurance score, prior liability limit and prior non-catastrophe claims.

- **Paid in Full Discount**

A discount is applied to policies which are paid in full by the insured.

- **Military Service Discount**

A discount will apply if the policyholder or spouse is or was an active member of the military.

- **Multiple Policy Discount**

A discount will apply if the policyholder packages another Commercial, Flood or Warranty policy written through one of the Bankers Insurance Group's companies. Discount also applies when the auto policy is written within the agency.

- **New Home Buyer Discount**

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 out over time.

- **Personal Status Discount**

A discount or surcharge based on the first named insured's age and marital status.

- **Preferred Builder Discount**

New homes built by builders on Bankers preferred builder's list.

- **Secured Community Discount**

A discount will be provided for dwellings that are located in a secured community.

- **Wind Mitigation Discount**

We require you to retain a copy of the wind mitigation in your agency files after submitting a quote to underwriting.

- **Protective Devices Discount**

Approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling may be recognized for a reduced premium.

- Burglar Alarms with central or police station reporting, local alarm or smart home security features. Approved smart home devices include: SimpliSafe Home Security System, Ring Alarm Security Kit, Honeywell Smart Home Security, Wink Lookout, Abode iota All-in-One Security, Nest Secure and LifeSheid Smart Home Security Kit.
- Fire Alarm with central or fire station reporting or local alarm.
- Automatic Sprinklers in all areas except: attic, bathrooms, closets, and attached structure areas protected with a fire detector, or
- Automatic Sprinkler Systems in all areas including attic, bathroom, closets and attached structure.

- **Water Leak Detection 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.

- **Whole House Generator Discount**

Homes that are equipped with a whole-house standby generator with a transfer switch are eligible for a discount. Documentation from a qualified electrician confirming the installation is required.