



Eligible Items

Multipolicy Discount

Discount will apply if the policyholder packages another Commercial, Flood, or Warranty policy written one of Bankers Insurance Group's Companies

Secured Community Discount

— A discount provided for homes located in secured community:

- Single Entry
- Passkey Gates
- 24-Hour Security Patrol
- 24-Hour Manned Gates

Wind Mitigation Discount

Attach wind mitigation inspection form and photos to the quote when submitting or email wind mitigation docs to Homeowners@BankersInsurance.com

Preferred Builder

Homes 5 years and newer built by established builders recognized for their volume and willingness to stand behind their product are eligible for the discount. These builders are listed on Bankers Agent Training Portal, eLearn

Water Loss Prevention Discount

Discount applies for homes that have had the plumbing certified to have been checked for soundness and to be free of any visible defects including all appliances connected to the plumbing system

- Water Loss Prevention Discount Certification Form is required and must be completed by a licensed plumber
- Discount automatically applied to all newly constructed homes completed within the 12-month period immediately preceding the policy effective date and the requirement for the Water Loss Prevention Discount Certification form is waived.
- The discount expires after 3 consecutive policy terms unless a new Water Loss Prevention Discount Certification Form is provided

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 customers via mobile device/internet connection when 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

Protective Devices

Discount will apply to approved properly maintained Fire Alarm, and Automatic Sprinkler Systems for Fire Protection

Insurance Tier

Tiered rating is utilized to broaden underwriting eligibility and property match rate to risk. Criteria used for tier placement includes insurance score and prior non-catastrophe claims