



Eligible Items

● Protective Devices Discount

- Burglar Alarm Discount - Discount applied to the Theft Individual Peril Premium
 - Local Burglar Alarm
 - Central Station Monitored Burglar Alarm
 - Fire Alarm Discount - Discount applied to the Fire Individual Peril Premium
 - Local Fire Alarm
 - Central Station Monitored Fire Alarm
 - Automatic Sprinklers Discount - Discount applied to Fire Individual Peril Premium
 - Automatic Sprinklers (complete) - Complete includes all rooms, including bathrooms, laundry rooms, garages and closets
 - Automatic Sprinklers (Partial) - Applies if property does not meet complete definition above
 - Combination of the above credits is permitted.
- However, no more than one credit from each of the 3 categories and monitoring receipt must be submitted

● Senior Discount

Discount applied if the applicant or co-applicant are 60 years old or is at least 55 and retired

● Multipolicy Discount

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

● Proof of Updates - All Systems

Homes 15 years and older will receive a discount if all systems have been updated. Proof of all updates must be submitted to underwriting in order for discount to be applied

● Secured Community Discount

- A discount provided for dwellings located in secured community:
 - Single Entry
 - 24-Hour Security Patrol
 - 24-Hour Manned Gates
 - Passkey 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.

● IBHS Fortified Home Discount

Discount applies if the home is built to IBHS Fortified Standards and proof is provided

● 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.

● 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 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.

● Water Loss Prevention Discount

Discount applies for dwellings that have had the plumbing certified to have been checked for soundness and to be free to any visible defects. All appliances connected thereto and the attachments between the plumbing system and the appliances must be checked for soundness and lack of defects.

- * 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