



## Eligible Items

- **Early Quote Discount**  
Discount based on the number of days from when the quote is started to the effective date. The greater number of days, the greater the discount.
- **Hail Resistant Roof Discount**  
Applied to home with Residential roof covering meeting impact resistance of the Underwriters' Laboratories testing criteria of U.L. Standard 2218 are eligible for discount. Roof must have been installed on or after January 1, 1999.
  - Certificate of Installation completed and signed by the installer of the roof coverings must be submitted to underwriting for verification.
  - Endorsement HO-145 Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail will be attached to all policies receiving a discount
- **New Purchase (Home Buyer) Discount**  
Applies when the home is purchased on the effective date of the new policy or during 12 months prior to the effective date of the new policy.
- **Loss Free Discount**  
Available to an insured if they are loss free for prior 3 years from the effective date of the policy.
  - The following types of losses are not considered chargeable: Designated Serial Numbered Catastrophe, Closed Without Payment, Valuable Items Plus, Personal Articles Floater, Identity Theft Expense and Resolution Services Coverage, Workers' Compensation Losses, Equipment Breakdown, Service Line Coverage, A claim arising from a natural disaster, act of nature, or weather related causes Appliance related water damage when a Certificate of Appliance-Related Water Damage Remediation is submitted.
- **Multiple Policy Discount**  
Applies if the homeowners' policy is written in conjunction with one or more other Bankers Insurance policies.
- **New Purchase Discount**  
Offered to homeowners who are obtaining their policy to coincide with the purchase of a home with which will be their primary residence. Discount slowly diminishes over renewal terms.
- **Preferred Builder Discount**  
Homes built 5 years and newer by builders on Bankers preferred builder's list.
- **Protective Devices**  
Discounts available based on the following fire and/or theft protection devices:
  - Fire Protection Devices Eligible for a Discount – Fire Extinguisher, Smoke Alarm, Local Fire Alarm, Central Fire Alarm, Direct Fire Alarm, Partial Sprinkler System, Full Sprinkler System
  - Theft Protection Devices Eligible for a Discount
    - Dead Bolts, Local Burglar Alarm, Central Burglar Alarm, Direct Burglar Alarm, 24 Hour Security Guard (Limited Access), Gated Community (Self Enclosed)
- **Windstorm Mitigation Discount**  
Windstorm mitigation forms must be submitted to underwriting for the discount to be applied.