



Our customers are at the core of everything we do.



BUILDING CONSTRUCTION: Frame homes are defined as those in which the framing exceeds 50% of the total exterior wall area (square footage). Masonry Veneer is defined as exterior frame walls covered in brick or stone.



CLAIM FREE: A property can be considered Claim Free and is eligible for a 5% discount when there are no prior property or liability losses within the most recent 36 months. Customers remain eligible for this discount with losses resulting from hail, windstorm, sinkhole collapse, earthquake, mine subsidence or Act of God.



PROTECTIVE DEVICES: We offer a range of discounts based on installed protective systems that are approved and properly maintained:

- **Home Security:** Local burglar alarm is a 5% discount, and reporting to a Central Station is a 10% discount.
- **Fire Protection:** 10% - Complete fire alarm reporting to fire department or central station.
- **Fire Protection with Sprinkler System:** 15% - Complete home sprinkler system is in all areas, including attic, bathrooms, closets and attached structures.

Please note: insured must provide installation certificate/monitoring agreement.



GOLDEN AGE: Applicants and their spouse who are 55 years of age and retired or have attained the age of 60 are eligible for a 5% discount.



TITANIUM PACKAGE (Ti22): The Titanium Package adds additional, optional coverage for our already outstanding HO3 policy at a bundled, discounted rate. For more, see our [Ti22 package flyer](#).



SECURED COMMUNITY: Certain limited access properties are eligible for a 10% discount. This includes those in a controlled access building (single entry in/out of community or condo building), those with 24-hour security patrol (security guard or roaming patrol), and those in a gated community (passkey access).



SMART HOME WATER PROTECTION CREDITS: To qualify for the Smart Home Water Protection discount, sensors must be located on all water sources:

- **Level 1 Discount:** Sensor-based system that notifies customers via mobile device/ internet connection when a leak is detected; approximately 5% off non-hurricane premium.
- **Level 2 Discount:** Sensor-based system that automatically shuts off the main water supply to the home when a leak is detected; approximately 10% off non-hurricane premium.
- **Level 3 Discount:** 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; approximately 15% off non-hurricane premium.



WIND MITIGATION: Certain discounts apply for roof features such as the following (applicable only to the Wind/Hail premium):

- Building Code Standards
- Opening Protection Discount
- Full Hip

Everyone can appreciate smart savings!

For more, contact your [local agent](#).

