



# Policy Discounts North Carolina



Lighthouse  
PROPERTY INSURANCE CORPORATION

*Our customers are at the core of everything we do.*



**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.



**COMPANION POLICY:** A one-year, 3% discount is applicable for customers who have an active HO3 and an auto policy with the agent who wrote the Lighthouse HO3 policy. A 3% discount will apply for a one-year term. If the auto policy cancels, this discount is removed.



**NEW PURCHASE:** A 10% discount is offered to homeowners who are obtaining their policy to coincide with the purchase of a home which acts as their primary residence. The discount is phased out over time. *Please note: this discount does not apply to seasonal or secondary homes.*



**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.



**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).



**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 and Partial Hip Discounts

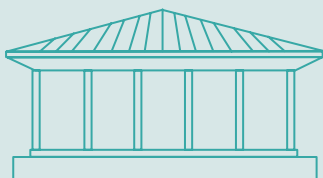


**PROTECTIVE DEVICES:** We offer a range of discounts based on installed protective systems that are approved and properly maintained:

- **Automatic Smoke Detectors:** 1%
- **Home Security:** 5% - Complete burglar alarm reporting to police department or central station. Provide installation certificate/monitoring agreement.
- **Local Burglar Alarm:** 2%
- **Local Fire Alarm:** 2%
- **Fire Protection:** 5% - Complete fire alarm reporting to fire department or central station.
- **Sprinkler System:** 13% - Complete home sprinkler system is in all areas, including the attic, bathrooms, closets and attached structures.
- **Sprinkler System:** 7% - In all areas except attic, bathroom, closet and attached structure areas that are protected by a fire detector.

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

**FULL HIP ROOF: 15% Discount** - Hip roofs, by their design, help deflect wind forces and may minimize wind damage. A hip roof slopes downward on all four sides toward the walls and has no gables or other vertical sides to the roof. The sides are all equal length and come together at the top to form the ridge (like a pyramid).



*For the discount to apply:*

- Roof must be 100% hip shape.
- Full Hip cannot have any gables or dormers.
- Skylights will negate a discount.

Structures such as awnings or screened enclosures attached to the roof line will not qualify for the Full Hip discount; however, these risks could still qualify for the Partial Hip discount.

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

**PARTIAL HIP ROOF: 8% Discount** - A partial hip roof is 60% hip shaped and no more than 40% of any other roof shape. This applies to the entire dwelling structure including attachments and extended rooflines.



*For the discount to apply:*

- Roof must be at least 60% hip (dormers or gables are okay).
- Skylights will negate the discount.

