



Home Discounts

Taking steps to better protect a home may significantly lower the cost of a homeowners insurance policy. In many states we offer premium credits for security, fire and burglar alarm systems, and other protective measures. Listed below are credits that, depending on your state, may be offered with *Masterpiece*® home, condominium, cooperative and rental coverages. For more information, or assistance determining which discounts you may be eligible for, please contact your Chubb agent or broker.

Portfolio Discounts:

- Home with Auto – Insure your primary home and autos with Chubb and receive a credit on your homeowner insurance premium, where applicable.
- Home with Valuable Articles – Homeowner customers who purchase valuable articles coverage from Chubb can obtain a credit on their homeowners insurance premium.

Home and Contents Policy Discounts:

- Burglar alarm
- Fire alarm
- New house
- Renovated house
- Gated community
- Gated community patrol service
- Residential sprinkler system
- Fire resistive
- Masonry construction
- Loss free
- Storm shutter
- Suburban rating

Condominium, Cooperative and Renters Policy Discounts:

- Burglar alarm
- Fire alarm
- Building Security Protection
- Building Fire Protection
- Gated community

- Gated community patrol service
- Fire resistive
- Loss free
- Storm shutter
- Suburban rating
- *Masterpiece* Condominium/Cooperative Preference

Superior Protection Credits:

- Security protection for the entire external perimeter of the house consisting of any one or more of the following:
 - Closed-circuit TV cameras monitored 24 hours a day
 - Detection system, external to the residence, which is motion activated and monitored 24 hours a day
 - 24 hour, on-site security guard
- Full time caretaker who lives at the residence year round
- 24 hour signal continuity protection for central station or direct fire and burglar alarm systems which activates the alarm when interrupted
- Sprinkler system water flow alarm which activates a central station or direct alarm
- Temperature monitoring system, to protect against freezing, which activates a central station alarm
- Permanently installed, electrical back-up generator
- Perimeter gate where vehicular and pedestrian access is limited to entrances controlled by locked or electronic gates
- Explosive gas leakage detector which activates a central station or direct fire alarm
- Automatic seismic shut-off valve to gas lines
- Lightning protection system including lightning rods and lightning arrestors protecting the electrical wiring and all electronic devices of the entire house
- Water leak detection system monitoring all areas containing plumbing devices and outlets
- Wildfire suppression system which is either manually activated, activated through the telephone, or automatically activated by a fire sensor