

Pacific Employers Homeowners Discounts*

New York

Loss Prevention Discounts¹

Burglar Alarms	Central station burglar alarm system	7%
	Burglar alarm system that alerts the police department	6%
	Local burglar alarm system that produces an audible alarm	2%
Fire Alarms	Central station fire alarm system	7%
	Fire alarm system that alerts the fire department	6%
	Local fire alarm system that produces an audible alarm	2%
Sprinkler Systems	An approved and properly maintained automatic sprinkler	10%
Gated & Guarded Dwellings ²	Vehicle access to the community of a dwelling, condominium unit, or apartment is controlled by either guards or locked gates at all times with proper identification required to enter and announcement of visitors.	5%
Perimeter Security Protection ²	Security protection for the entire external perimeter of the dwelling or building entrances for a condominium or apartment consisting of any one or more of: - closed circuit TV cameras monitored 24 hours a day; - external detection system with motion activators and 24 hour a day monitoring; - fully fenced perimeter with controlled vehicle access to the residence by locked gates at all times, and announcement of visitors through an external intercom system.	5%
Caretaker	A fulltime resident caretaker who lives at the residence year round. This credit applies only if a 24hour on site security guard or patrol service is not present; OR A fulltime resident maintenance engineer who is on the premises 24 hours a day.	2%
Temperature Monitoring System	System which activates a central station alarm	2%

¹ Unless otherwise specified, discounts apply to the peril rate associated with the discount, not to the base premium.

² Gated or Guarding Dwelling and Perimeter Security Protection discounts cannot both be applied

Please note that the maximum total discount for Loss Prevention is capped at 30%.

Valuables Discount

A discount will be applied to the Base Rate in the rating sequence if the insured maintains a Valuables policy with at least:

- Excess and Jewelry Schedule of \$10,000 or more: 5%
- Excess and Total Valuables limit of \$75,000 or more: 5%

Newer or Rehabilitated Homes

Dwellings are eligible for a premium credit if they were newly constructed, or if services were completely rehabilitated, in the past nine years. For a rehabilitated home, you must provide us with copies of contracts, bill of sale, or inspection certificates which indicate the date services were replaced.

***Note:** Please refer to the New York Pacific Employers Producer Manual for full discount descriptions and rules.

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