

PRODUCER INFORMATION

Understanding our homeowners credits

Private Client Group offers a range of credits that can provide meaningful premium savings for your clients. Below is a listing of our current homeowners credits. Please note that credit availability and amount may vary by state.

Credit definitions and explanations

- **Burglar alarm** – Must be a direct reporting or central station system that is maintained and in use
- **Fire alarm** – Must be a direct reporting or central station alarm system that is maintained and in use
- **Residential sprinkler system** – All enclosed spaces (living areas, basements, garages and mechanical areas) must be protected by a properly maintained sprinkler system; a lower credit applies for systems protecting only areas of egress and mechanical areas
- **Sprinkler system water flow alarm** – Must activate a central station or direct alarm
- **Security protection for entire external perimeter** – Includes one or more of the following:
 - Closed-circuit television 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 the highest quality of work
- **Full-time caretaker living at the residence year round** – Applies only if a 24-hour on-site security guard is not present; does not apply if home is seasonal, but a separate discount is available
- **24-hour signal continuity** – Protection for central-station or direct-reporting fire and burglar alarms; ensures uninterrupted communication with central station in the event that primary communication is interrupted
- **Temperature monitoring system** – Protects against freezing and activates a central station alarm
- **Back-up generator** – Permanently installed electrical power source capable of servicing heat, light, alarm and sprinkler systems
- **Gas leakage detector** – Monitors explosive gas and activates a central station alarm
- **Automatic seismic shut-off valve** – Attached to gas lines; automatically activates in the event of an earthquake
- **Lightning protection system** – UL Master Label lightning system must be installed by a certified Lightning Protection Institute installer; system must include lightning rods, lightning surge arresters protecting the electrical wiring and all electronic devices of the entire house
- **Perimeter gate protection** – Vehicular and pedestrian access is limited to entrances controlled by locked or electronic gates; does not apply if guard gated community credit is available
- **Guard gated community credit** – Home is located in a gated community meeting all of the following criteria:
 - Vehicular and pedestrian access is limited to entrances controlled by guards or locked gates at all times
 - Proper identification is required to enter
 - Visitors are announced
- **Automatic water shut-off valve** – Actively monitors and protects all residential plumbing in the main residence; if a leak occurs, the device must close and shut off master plumbing valve, or close and shut off master plumbing valve and activate central station or direct alarm system

PRODUCER INFORMATION

- **Excess Flood policy credit** – The insured has an Excess Flood policy with us covering the same residence with a premium of at least \$2,000; credit may be reduced if a premium reversal occurs
- **Private Collections policy credit** – The residence houses items insured with us on a Private Collections policy with a premium of at least \$1,000; residence can be primary or secondary; credit may be reduced if a premium reversal occurs
- **Personal Excess Liability policy credit** – The insured has a Personal Excess Liability policy with us with a limit of at least \$5 million



Bring on tomorrow

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. (AIG). For additional information, please visit our website at www.aig.com. Products and services are written or provided by subsidiaries or affiliates of AIG. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.