

Home and Contents: Rates



Step 5: Apply Percentage Credits and Surcharges (continued)

Superior protection credit. There are additional credits available for a highly protected house. Maximum total credit is 12%. Add the applicable credits from the following:

	Credit
Security protection for the entire external perimeter of the house consisting of any one or more of the following: <ul style="list-style-type: none"> - closed circuit TV cameras monitored 24 hours a day; - detection system, external to the residence which is motion activated and monitored 24 hours per day; - 24 hour on site security guard. 	5%
Full time caretaker who lives at the residence year round. This credit applies only if a 24 hour on site security guard is not present.	2%
24 hour signal continually protection for central station or direct fire and burglar alarm systems which activates the alarm when interrupted.	2%
Sprinkler system water flow alarm which activates a central station or direct alarm.	2%
Temperature monitoring system, to protect against freezing, which activates a central station alarm.	2%
Permanently installed, electrical power back-up generator capable of servicing heat, light, alarm and sprinkler systems.	2%
Explosive gas leakage detector which activates a central station or direct fire alarm.	2%
Automatic seismic shut-off valve to gas lines which activates automatically in the event of an earthquake.	2%
{ Lightning protection system having a U.L. Master Label and installed by a certified Lightning Protection Institute installer. The system must include lightning rods and lightning arresters protecting the electrical wiring and all electronic devices of the entire house.	2%
Water leak detection and control system having a U.L. Master Label. The system must monitor all areas containing plumbing devices and outlets. In the event of a leak, this system must: <ul style="list-style-type: none"> - close the master plumbing valve; or - close the master plumbing valve and activate a central station or direct alarm. 	3%
	5%

Contents actual cash value credit. There is a 9% credit if the replacement cost on contents is removed and actual cash value is the payment basis for contents.

Credit for valuable articles. There is a 5% credit for a primary, owner-occupied house written in Great Northern Insurance Company or Chubb National Insurance Company when:
 itemized, or blanket and itemized valuable articles coverage totaling \$25,000 or greater for jewelry is written on the same policy; or
 any combination of itemized, or blanket and itemized valuable articles coverage totaling \$50,000 or greater is written on the same policy.