

**Personal Insurance**

**HOME PROTECTION CREDITS**

Supporting your investment in safety



When you take extra steps to protect your home, you not only reduce the risk of incurring an inconvenient and damaging claim, but you may be eligible for a premium credit on your homeowner, condominium-cooperative or tenant policy. Talk to your independent agent about the home protection credits available in your state.

Home Protection Credit Eligibility			
Credit Description	Home	Condo	Tenant
<b>Central Fire Alarm</b> The fire alarm is connected to and monitored by a central station	Yes	Yes	Yes
<b>24-Hour Signal Continuity System</b> Alarm system communication with a central station continues if the primary connection is interrupted	Yes	Yes	Yes
<b>Sprinkler System</b> Well-maintained sprinkler systems cover living, furnace and basement areas. Water flow monitors that activate a central station or direct alarm are eligible for an additional credit	Yes	Yes	Yes
<b>Central Burglar Alarm</b> The burglar alarm is connected to and monitored by a central station	Yes	Yes	Yes
<b>Secured Community</b> Secured communities feature all of these safety measures: <ul style="list-style-type: none"> <li>• Entrances are always monitored by security guards or locked to limit vehicle access</li> <li>• Entry requires personal identification</li> <li>• Residents are alerted when guests arrive</li> </ul>	Yes	Yes	Yes
<b>Perimeter Gate</b> Perimeter fences prevent vehicle and pedestrian access except through entrances controlled by locked or electronic gates	Yes	No	No
<b>Security Protection</b> The entire perimeter of the dwelling is protected by at least one of these safety measures: <ul style="list-style-type: none"> <li>• Closed circuit TV cameras monitored 24 hours a day</li> <li>• An external, motion-activated detection system monitored 24 hours per day</li> <li>• A 24-hour on-site security guard</li> </ul>	Yes	No	No
<b>Caretaker</b> A full-time caretaker lives at the residence year-round	Yes	No	No

Home Protection Credit Eligibility			
Credit Description	Home	Condo	Tenant
<b>Temperature Monitoring System</b> A temperature monitoring system activates a central station alarm to help prevent freezing	Yes	No	No
<b>Backup Generator</b> Qualifying generators are: <ul style="list-style-type: none"> <li>• Permanently installed</li> <li>• Gas-powered (or gas-powered backup)</li> <li>• Capable of powering heat, light, alarm and sprinkler systems</li> </ul>	Yes	No	No
<b>Explosive Gas Leak Detector</b> Qualifying detectors activate a central station alarm	Yes	No	No
<b>Automatic Seismic Shut-off Gas Line Valve</b> A gas line valve automatically shuts off gas lines in the event of an earthquake	Yes	No	No
<b>Lightning Protection System</b> A qualifying system: <ul style="list-style-type: none"> <li>• Carries a UL Master Label</li> <li>• Is installed by a certified Lightning Protection Institute installer</li> <li>• Includes lightning rods and surge arresters to protect wiring and electronic devices</li> </ul>	Yes	No	No
<b>Automatic Water Shutoff</b> A UL-listed automatic leak detection and control system monitors all areas containing plumbing devices and outlets and shuts off the master valve in the event of a leak	Yes	Yes	No
<b>Building Protection</b> A 24-hour door attendant is present in the building	No	Yes	Yes
<b>Surveillance Cameras</b> Functional surveillance cameras monitor the building lobby	No	Yes	Yes
<b>Elevator Protection</b> The building's elevators are attended or locked and coded	No	Yes	Yes

Credit availability varies by state, and premium credits may differ based on the characteristics of the property or location.

Thank you for trusting your agent and Cincinnati to protect your home.



For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. "The Cincinnati Insurance Companies", "Cincinnati Insurance" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company or The Cincinnati Casualty Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. Do not reproduce or post online, in whole or in part, without written permission. © 2020 The Cincinnati Insurance Company. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.