



# Homeowners Insurance

## Features and Materials to Improve Eligibility



### Whole-House Generator

*The convenience of uninterrupted electricity during an outage goes hand in hand with the potential to decrease loss exposures from an insurance perspective.*

### Defensible Space

*Vegetation contributes to the spread of wildfires. Carriers prefer a 5 to 10 foot range of space between any structure.*

### Windows & Doors

*To mitigate wind and water losses, features like double-pane and impact rated glass or doors are favored by carriers.*

### Roof Shape

*A roof shape, if not modified to be more resilient against wind and water, can often be a leading cause of insurance losses. Many carriers prefer a Hip Shape Roof as it is both aerodynamic and resilient.*

### Dry Sprinkler System

*Only until the system detects a heightened heat level will it fill with water. Preventing a water discharge in error.*

### Tankless Water Heater

*Energy efficient and durable, a tankless water heater does not store water avoiding it bursting and damaging the home.*

### Water & Gas Lines

*Braided Stainless Steel water supply lines and Black Iron Gas Pipes are more reliable and durable.*

### Water Shut-Off Device

*A system monitoring water pressure at all times can prevent damage by shutting off the flow of water. Immediate alerts via a Centrally Monitored System can further limit damage.*



### Solid Wood Building Materials

*Solid wood materials are more resilient against a fire than their composite counterparts.*

### Fireplace Clearance

*Ensuring the adequate amount of space exists between the firebox within a fireplace and the surrounding combustible construction materials can help prevent a fire.*

### Automatic Seismic Shut-off Valve

*Broken gas lines as a result of an earthquake commonly leads to fires, this feature cuts to flow of gas in the home avoiding major damage.*

### Central Fire Alarm with Heat Sensors

*Permanently installed heat sensors and smoke detectors with the ability to communicate with first responders via cell/radio signals can decrease response time and amount of damage to the home.*



### Secure Safe

*A TL-15 or better solid steel safe built into a home's structure can prevent burglars from removing it and the homeowners valuables.*

### Cameras & Lighting

*Motion-sensor lighting and cameras serve as a great preventive measure from burglars damaging a home and stealing personal property.*

### Whole-House Surge Protector

*With the amount of electronics in homes increasing a whole-house surge protector can prevent fires and damaged electronics by monitoring voltage.*

### Gated Perimeter

*A locked or electronic gated/fenced perimeter serves as a deterrent for unauthorized intruders. Often vegetation is used to create a perimeter which does not aid in eliminating or slowing down unwanted entry to the home.*