



## HOMEOWNER AND DWELLING CREDITS

The following premium credits are available for eligible risks in both our homeowners programs and our dwelling property programs.

Total credits cannot exceed 25% (30% for Preferred clients\*)

*\*Preferred clients are those who have had no losses last 3 years, have complete updates last 15 years and whose property shows "pride of ownership"*

<b>TYPE</b>	<b>DESCRIPTION</b>
<b>Central Station Alarm</b>	Alerts 24-hr security company
<b>Local Burglar Alarm</b>	Windows and doors
<b>Explosive Gas Leakage Detector</b>	Activates Central Station or Local Fire Alarm
<b>Automatic Shut- off valve</b>	Shuts off gas lines automatically in the event of an earthquake
<b>Sprinklers</b>	Entire structure
<b>Sprinkler System Water Flow Alarm</b>	Activates Central Station or Local Fire Alarm
<b>Temperature Monitoring System</b>	Protects against freezing. Activates Central Station Alarm
<b>Permanently installed back-up generator</b>	Electrical power back up
<b>Lightning Protection System</b>	Protects electrical wiring and all electrical devices
<b>Water Leak Detection and Control System</b>	Closes master valve in the event of a leak in any area that contains a plumbing device or outlet
<b>Water Leak Detection and Control System</b>	Same as above but activates central station alarm
<b>Closed Circuit television cameras</b>	Monitored 24 hours a day by security company
<b>New home</b>	Less than 10 years
<b>3 year claim free</b>	Renewals: No claims for 3 years with CWIS New Business: No claims for 3 years if verified by CLUE
<b>Masonry Construction in PC 9 or 10</b>	

**Crawley Warren Insurance Services, Inc.**  
**One Hallidie Plaza Suite 201, San Francisco, CA, 94102**  
**Phone: 415-544-0969 FAX: 415-544-0974**