



# New Hampshire *Masterpiece*<sup>®</sup> Guide to Policy Premium Discounts

*House, Condominium, Cooperative and Rental Coverages*



Taking steps to better protect a home may significantly lower the cost of a homeowners insurance policy. For New Hampshire policyholders, Chubb offers premium credits (policy discounts) for security, fire and burglar alarm systems and other protective measures. Customers living in newly built or renovated homes may also be entitled to premium credits.

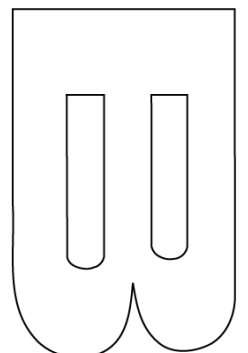
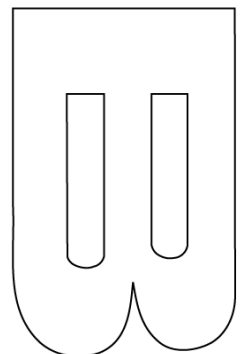
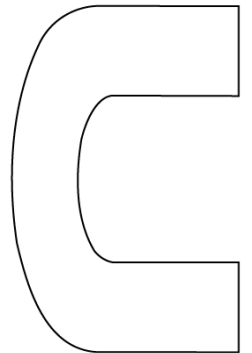
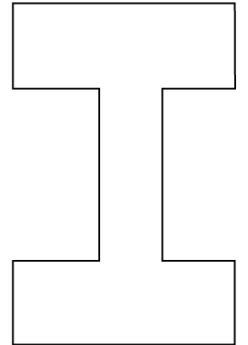
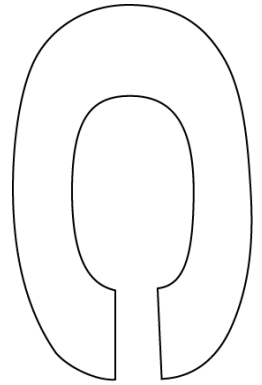
Listed below are these and other available credits offered with New Hampshire *Masterpiece* house, condominium, cooperative and rental coverages. For more information, or assistance determining which discounts you may be eligible for, please contact your Chubb agent or broker.

## PORTFOLIO DISCOUNT

TYPE OF CREDIT	PERCENTAGE OF CREDIT AVAILABLE
<p><b>HOME WITH VALUABLE ARTICLES</b></p> <p>There is a credit for a primary, owner-occupied house written in Great Northern Insurance Company or Vigilant Insurance Company when any combination of itemized, or blanket and itemized valuable articles coverage totaling \$25,000 or greater is written on the same policy.</p>	<b>10%</b>

## MASTERPIECE HOUSE AND CONTENTS COVERAGE

TYPE OF CREDIT	PERCENTAGE OF CREDIT AVAILABLE
<b>BURGLAR ALARM</b> (Central Station)	<b>5%</b>
<b>FIRE ALARM</b> (Central Station)	<b>AT LEAST 5%</b>
<p><b>NEW HOUSE</b></p> <p>There is a credit available for a house built within the last 10 years.</p>	<b>UP TO 12%</b>



## MASTERPIECE HOUSE AND CONTENTS COVERAGE *(continued)*

TYPE OF CREDIT	PERCENTAGE OF CREDIT AVAILABLE	
	DELUXE HOUSE CREDIT	VACATION HOME HOUSE CREDIT
<b>SUPERIOR PROTECTION</b>	<b>UP TO 10%</b>	
There are credits available for a highly protected home for a maximum total reduction of 10%. Add the applicable credits from the following:		
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"> <li>• closed-circuit TV cameras monitored 24 hours a day;</li> <li>• detection system, external to the residence, which is motion-activated 24 hours a day;</li> <li>• 24-hour, on-site security guard.</li> </ul>	<b>5%</b>	<b>5%</b>
Full-time caretaker	<b>2%</b>	<b>4%</b>
24-Hour signal continuity	<b>2%</b>	<b>2%</b>
Sprinkler system water flow alarm	<b>2%</b>	<b>2%</b>
Temperature monitoring system	<b>2%</b>	<b>4%</b>
Permanently installed, electrical back-up generator	<b>2%</b>	<b>2%</b>
Explosive gas leakage detector	<b>2%</b>	<b>2%</b>
Automatic seismic shut-off valve	<b>2%</b>	<b>2%</b>
Lightning protection system: The system must include lightning rods and lightning arresters protecting the electrical wiring and electronic devices of the entire house.	<b>2%</b>	<b>2%</b>
Water leak detection system: 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"> <li>• close the master plumbing valve; or</li> <li>• close the master plumbing valve and activate a central station or direct alarm.</li> </ul>	<b>1%</b>	<b>2%</b>
	<b>2%</b>	<b>4%</b>
<b>RENOVATED HOUSE</b>	<b>UP TO 10%</b>	
There is a credit for a house that has been renovated within the last 10 years. To qualify for this credit, the plumbing, heating and electrical systems must have been completely upgraded including new wiring, receptacles, circuit boxes and conduits in exposed areas. The renovation must have been inspected and approved by licensed civil authorities in compliance with the local building codes. If this Renovated House credit applies, the New House credit cannot apply.		
<b>GATED COMMUNITY</b>	<b>5%</b>	
There is a credit for a house located in a gated community meeting all of the following criteria:		
<ul style="list-style-type: none"> <li>• vehicle access is limited to entrances controlled by guards or locked gates at all times;</li> <li>• proper identification is required to enter; and</li> <li>• visitors are announced.</li> </ul>		
<b>GATED COMMUNITY PATROL SERVICE</b>	<b>5%</b>	
There is a credit for a house with a fire and burglar alarm that when activated, alerts the community's 24-hour patrol service to dispatch a guard to the residence.		
<b>RESIDENTIAL SPRINKLER SYSTEM</b>	<b>10%</b>	
There is a credit for a house if the living areas, basement and heating system area have an approved and properly maintained sprinkler system.		

**MASTERPIECE HOUSE AND CONTENTS COVERAGE** *(continued)*

TYPE OF CREDIT	PERCENTAGE OF CREDIT AVAILABLE
<p><b>FIRE RESISTIVE</b>                      There is a credit if the exterior walls, floors and roof of the house are built of masonry or other fire resistive materials with a rating of two hours or more. This credit applies only if the Masonry Construction credit does not apply.</p>	<b>15%</b>
<p><b>MASONRY CONSTRUCTION</b>                      There is a credit if the exterior walls of the house are built of masonry or other fire resistive materials. This credit does not apply if the Fire Resistive credit applies.</p>	<b>5%</b>

**MASTERPIECE CONDOMINIUM, COOPERATIVE AND RENTERS COVERAGE**

TYPE OF CREDIT	PERCENTAGE OF CREDIT AVAILABLE
<p><b>BURGLAR ALARM</b> (Central Station)</p>	<b>5%</b>
<p><b>FIRE ALARM</b> (Central Station)</p>	<b>AT LEAST 5%</b>
<p><b>GATED COMMUNITY</b>                      There is a credit for a condominium, cooperative or rental unit located in a gated community meeting all of the following criteria:</p> <ul style="list-style-type: none"> <li>• vehicle access is limited to entrances controlled by guards or locked gates at all times;</li> <li>• proper identification is required to enter; and</li> <li>• visitors are announced.</li> </ul>	<b>5%</b>
<p><b>GATED COMMUNITY PATROL SERVICE</b>                      There is a credit for a condominium, cooperative or rental unit with a fire and burglar alarm that when activated, alerts the community’s 24-hour patrol service to dispatch a guard to the residence.</p>	<b>5%</b>
<p><b>FIRE RESISTIVE</b>                      There is a credit if the exterior walls, floors and roof of the condominium, cooperative or rental unit are built of masonry or other fire resistive materials with a rating of two hours or more.</p>	<b>10%</b>



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[www.chubb.com/personal](http://www.chubb.com/personal)

Chubb refers to the insurers of the Chubb Group of Insurance Companies: Great Northern Insurance Company, Vigilant Insurance Company, Federal Insurance Company, Chubb Custom Insurance Company, Chubb National Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Pacific Indemnity Company, Texas Pacific Indemnity Company, Northwestern Pacific Indemnity Company and Chubb Lloyds Insurance Company of Texas. Chubb Personal Insurance (CPI) is the personal lines property and casualty strategic business unit of Chubb & Son, a division of Federal Insurance Company, as manager and/or agent for the insurers of the Chubb Group of Insurance Companies. This document was prepared solely by Chubb and highlights credits for policies as of June 1, 2009 and is subject to change without notice.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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