

# State Auto Connect® Homeowners Discounts

We think saving money should be easy.  
We're guessing you do, too.



We have a lot of ways you can save on your Homeowners insurance — see the variety of available discounts for yourself.



## Advance Quote

- Quote must be 8 or more days in advance of the effective date (based on original quote date)
- Applies to both primary and seasonal dwellings, for Homeowner and Condo policies (HO3, HO5, HO6)



## Prior Carrier

- Applies to homeowner policies that have been continuously insured with the same prior carrier for at least three years



## Fortified Home

- Applies to a one or two family dwelling that has been certified as meeting the requirements of the FORTIFIED for Safer Living® Standards
- Certificate must be submitted at new business for underwriting review
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)



## New Construction

- Based on year of construction
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)

Discounts may vary by state.



## Multi-Policy

- Applies to insureds that have any of the following eligible policies written with State Auto:
  - Private Passenger Auto
  - Umbrella
  - Dwelling Fire
  - Seasonal/Secondary Home
- Also applies when there's a promise of a corresponding Auto, Umbrella, Dwelling Fire or seasonal/secondary policy
- Applies to Homeowner, Condo and Renter policies (HO3, HO4, HO5, HO6)



## Protective Devices

- A variety of discounts given for protecting your home (things like smoke detectors, security, and fire alarms)
- For the Central Station Alarm Discount, a certificate must be submitted
- Applies to Homeowner, Condo, Renter and Dwelling Fire policies (HO3, HO4, HO5, HO6 and DP1, DP2, DP3)



## Roof Construction

- Discount is based on roof material if tile, concrete, metal or slate, and age of roof
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)

## Bundling has benefits!



### Savings

The average customer can save up to 14% by combining their Auto and Home policies with State Auto®.<sup>1</sup>



### Special Account Deductible Endorsement

If there's a covered loss caused by a single accident or occurrence that affects both your Auto and Home policies, we'll apply only one deductible!<sup>2</sup>



### Convenience

Convenience of managing multiple insurance policies in one spot.



### Satisfaction

A trusted company, with 100 years of industry experience.

## Tips on getting the best Home rate:

- **Get a quote in advance.**
  - The maximum Advance Quote discount is 8 days.
- **Tenure with your prior insurance carrier.**
  - We have a greater discount for those who have been with their prior carrier more than 36 months.
- **If your home meets any of the below criteria, you may receive a better rate:**
  - Recently replaced roof
  - Little to no tree overhang
  - Newly constructed home
  - Higher prior Auto carrier limits

1. Bundling discount may vary by state.

2. The deductible to be applied will be the higher of either your Homeowners policy's Section I deductible or "your covered auto's" physical damage deductible that applies to the covered loss. The highest deductible applies to the total of all damages which results from the same accident or occurrence. Deductibles will be applied separately when this would be to your benefit. The Special Account Deductible Endorsement does not waive or replace the Homeowners policy's coverage-specific deductibles, including but not limited to, earthquake, water back-up or sump pump overflow, freezer contents, or watercraft deductibles. All other provisions of the Homeowners policy apply. This endorsement must be attached to the Change Endorsement when issued after the policy is written. The Special Account Deductible Endorsement may not be available in all states.

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accidents and losses, or satisfy federal, state and local codes, ordinances and regulations.