

Discount/Coverage	Benefit	Eligibility Requirements
Auto Rewards Endorsement <i>(New 4/1/08)</i> 20% of adjusted base premium	<ul style="list-style-type: none"> Lower Homeowners premium for customers having auto with Arbella Homeowners All Perils deductible waiver for losses affecting both home and auto or Homeowners losses greater than \$50,000 Replacement cost for lost or stolen automobile keys May be added anytime during the term 	<ul style="list-style-type: none"> Must have an active MA PPA policy with Arbella* Applies to eligible new and renewing Homeowner policies with coverage effective on or after 4/1/08 Endorsement will be removed as of the date the named insured no longer has an active auto policy with Arbella <p>* Exceptions may apply to book transfers when Arbella receives an insured signed affidavit stating their intent to place their auto policy with Arbella at the next renewal or 12 months from the Homeowner policy's original effective date, whichever occurs first.</p>
Auto Rewards Loyalty Credit <i>(New 4/1/08)</i> 5% of adjusted base premium	<ul style="list-style-type: none"> Lower Homeowners renewal premium for customers with Auto Rewards endorsement 	<ul style="list-style-type: none"> Must have an active MA PPA policy with Arbella Discount will be removed as of the date the named insured no longer has an active auto policy with Arbella Applies upon the first and each subsequent renewal* <p>* Discount applies in place of Loyalty Credit for eligible accounts</p>
Account Credit 20% of adjusted base premium	<ul style="list-style-type: none"> Lower Homeowners premium for customers having auto with Arbella 	<ul style="list-style-type: none"> Must have an active MA PPA policy with Arbella* Applies to eligible new and renewing Homeowner policies with coverage effective prior to 4/01/08 Discount will be removed as of the date the named insured no longer has an active auto policy with Arbella <p>* Exceptions may apply to book transfers when Arbella receives an insured signed affidavit stating their intent to place their auto policy with Arbella at the next renewal or 12 months from the Homeowner policy's original effective date, whichever occurs first.</p>
Loyalty Credit 3% of adjusted base premium	<ul style="list-style-type: none"> Rewards customers who maintain their Homeowner policies with Arbella 	<ul style="list-style-type: none"> Applies upon the first and each subsequent renewal for monoline Homeowners
New Home Credit 2% - 20% of adjusted base premium	<ul style="list-style-type: none"> Lowers premiums for owners of newer homes 	<ul style="list-style-type: none"> Applies to dwellings no more than 10 years old from policy inception
Protective Device 2% - 20% of adjusted base premium	<ul style="list-style-type: none"> Improve occupant safety and lower Homeowners premium with safety devices including 6% for properties with central station alarms 	<ul style="list-style-type: none"> Approved and properly installed safety devices qualify
Residence Safety 3% of adjusted base premium	<ul style="list-style-type: none"> Basic safety measures qualify for reduced Homeowners premium 	<ul style="list-style-type: none"> Deadbolt, Smoke Alarm, Fire extinguisher
MAHA - Mass Affordable Housing Alliance 10% of adjusted base premium	<ul style="list-style-type: none"> Lower Homeowner premium after attending free educational workshop offered by MAHA 	<ul style="list-style-type: none"> Workshop credit applies for 2 years Copy of program certificate required

Other Coverage Enhancements

Loss Mitigation Endorsement 11AR1267 (Ed. 04 08) **NEW**

- Offers a Premium credit of 5% for HO 3's equipped with an approved loss mitigation system

All Perils Deductible **NEW**

\$10,000 deductible is now offered at a significant discount

Special Coverage Endorsement 11AR 1034 (ed. 04-08) - Same coverage, plus:

- Increases to \$3500 (from \$2500) special limit of liability for loss by theft, misplacing or losing of jewelry, watches, furs precious and semi-precious stones
- Increases to \$1000 (from \$500) coverage limit for debris removal

Increased Dwelling Coverage 11AR 1044 (Ed 04-08) - Same coverage, plus:

- Increases to \$2500 (from \$1000) the maximum value allowed for other structures on the residence premises

Please note: Elite and Preferred Homeowners require 100% ITV. Standard and Bridge require minimum 90% ITV.