

# Louisiana Citizens Property Insurance Corporation

## Discount Disclosure LA-RS22: 881.1

**Please contact your agent for questions on available discounts and to quote any changes to your policy.**

### **All Policy Types:**

- Higher Deductible Options: \$1,000, \$2,500, \$5,000, and \$10,000 (building must be insured for at least \$200,000)
- Hurricane Deductible Option: 5%
- Fortified Roof & Home Credits
  - Bronze, Silver, and Gold

A valid certificate must accompany the request from the Insurance Institute for Business & Home Safety.

### **Owner Occupied:**

- Wind Loss Mitigation (WLM)
  - Roof Covering
  - Roof Deck Attachment
  - Roof-Wall Connection
  - Window/Opening protection
  - Secondary Water Resistance
  - Roof shape – 100% Hip roof available on tenant occupied
  - Door strength

A WLM survey must accompany the request and be completed by an LSUCC certified wind loss inspector.

### **Homeowners policies:**

- Alarm credits: local and central station

A current central station alarm certificate must accompany the request.

### **Mobile Home policies:**

If the mobile home is owner occupied and is located on land owned by the mobile home owner, the following credit is available:

- The structure must have a wind rating of 120 MPH and must be at least 12 feet above sea level.

Certificates are required for both wind strength and elevation.

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