

## MINNESOTA FARMOWNERS MANUAL CREDITS, DISCOUNTS, AND SURCHARGES

### PREMISES ALARM OR FIRE PROTECTION SYSTEM (PF392)

Premium credits may be given for an approved and properly maintained alarm or fire protection system as follows:

1. Central station fire alarm system--5%
2. Central station burglary alarm system--5%
3. Fire alarm system that directly and automatically alerts the fire department--3%
4. Burglary alarm system that directly and automatically alerts the police department--3%
5. Fire and/or burglary local alarm system that does not directly and automatically alert the fire department or police department--2%
6. Automatic sprinklers in all areas of the building--13%
7. Sprinkler system with sprinklers totally or partly omitted in bathrooms, closets, attics, and attached structures and with fire detectors in all areas where the sprinkler is omitted-- 8%

The word approved means that the alarm system unit carries an "Underwriters Laboratories, Inc.-Listed" label. If a burglary alarm system, it has been installed to warn against entry to all openings accessible from the ground level, fire escapes, and from hallways and stairways used in common with any other residents of the same building. If a fire local alarm system, fire or smoke detectors must be installed on every floor level of the building, including basement but excluding unfinished attic areas.

The insured agrees to maintain the system and to notify the company of any change in type, installation, maintenance or service arrangements, deactivation, or removal of the system.

The manufacturer's name and any name given the system itself should be listed on the application or change form.

For MF002 Coverage A – Dwellings and MF004 Coverage B – Personal Property, these credits are based on the basic policy premium derived from the basic premium charts.

For Coverage D – Barns, Farm Buildings, and Other Structures, the credit applies to the premium charged for that specific building.

Credits are not to be applied to premiums derived from any additional or optional coverage the insured may purchase.

**Maximum Credit:** The maximum credit for Protective Devices is 20%.