

State: PENNSYLVANIA
Line of Business: HOMEOWNERS
Effective: NOVEMBER 18, 2023 (NEW BUSINESS)
NOVEMBER 18, 2023 (RENEWAL BUSINESS)
Companies: UNITED SERVICES AUTOMOBILE ASSOCIATION
USAA CASUALTY INSURANCE COMPANY
USAA GENERAL INDEMNITY COMPANY
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY

II. DISCOUNTS/SURCHARGES

1. Protective Device Credit

a.) Monitored Burglar Alarm Credit

An approved and properly installed and maintained burglar alarm in the residence may be recognized for a reduction in premium. To be eligible, the alarm must be centrally monitored by a paid service, or a wireless system self-monitored by a mobile device, such as a smart phone or tablet.

Refer to the State Rate Pages for the applicable credit. The Protective Device Credit and the Connected Home Discount are mutually exclusive. In the event that a policy is eligible for both, the Connected Home Discount will apply.

b.) Monitored Fire Alarm Credit

An approved and properly installed and maintained fire alarm in the residence may be recognized for a reduction in premium. To be eligible, the alarm must be centrally monitored by a paid service, or a wireless system self-monitored by a mobile device, such as a smart phone or tablet.

Refer to the State Rate Pages for the applicable credit. The Protective Device Credit and the Connected Home Discount are mutually exclusive. In the event that a policy is eligible for both, the Connected Home Discount will apply.

2. Automatic Sprinkler Discount

An approved and properly installed and maintained internal sprinkler system in the residence may be recognized for a premium credit. To be eligible, the system must be in use in the entire living area except for attics, bathrooms, closets, and any attached structures. Refer to the State Rate Pages for the applicable discount.

3. Connected Home Discount

Eligible connected home devices installed in the residence and transmitting data may be recognized for a reduction on the water, fire, and theft premiums. Eligible devices means more than one water leak detector that is compatible with the mobile application provided by Resideo Technologies Inc. or [Roost Inc.](#) To be eligible, USAA must have a signed user agreement for the listed property address and the required minimum number of eligible connected home devices must be verified electronically through a data exchange with Resideo Technologies Inc. or [Roost Inc.](#) to be in working order. USAA will file revised rules when additional partners are identified. Refer to the State Rate Pages for the applicable discount. The Protective Device Credit and the Connected Home Discount are mutually exclusive. In the event that a policy is eligible for both, the Connected Home Discount will apply. This discount may be removed mid-term for any of the following reasons: the user agreement has been revoked, or the minimum required devices verified electronically through a data exchange is no longer being met, or if the policy is cancelled.

If an insured's devices are offline the following actions will occur:

- Approximately Day 14: USAA sends notification advising of the need to continue to share data to receive the discount.
- Approximately 14 days after first notification was sent: USAA sends a second notice.
- Approximately 17 days after second notification was sent: USAA sends a third notice.
- Approximately 16 days after third notification was sent: USAA removes the discount and un-enrolls the insured from the program.