

Take Advantage of Insurance Discounts

Cooking fires are the leading cause of residential structure fires; therefore, some insurance companies offer reductions in homeowner's insurance for installing the StoveTop FireStop®. Homeowners and multi-unit property owners may be able to partner with an insurance carrier to get coverage, lower rates, or lower deductibles.

Relevant Legislation

Our home state of Texas recognizes the effectiveness of the StoveTop FireStop as they have established Senate Bill 139 allowing for a "reduction in homeowner's insurance and fire insurance for approved fire suppression devices,"* such as the StoveTop FireStop.

**State of Texas, 76th Legislature Senate Bill 139*

Multi-Family Housing Discounts

The amount of the discount may vary based on each policy size, history, and location. Typically, the discount is at a minimum of 1% off of the TOTAL premium for full policy renewals. Examples of insurance agencies and representatives who have offered discounts* for the installation of StoveTop FireStop include:

Ed Goesel

Director - Vice President
Wells Fargo Insurance Services
Schaumburg, IL
ed_goesel@wellsfargois.com

Randal Dahl

Galloway Insurance Agency
randal@gallowayinsurance.com
www.gallowayinsurance.com

MiddleOak Insurance

Middletown, CT
www.middleoak.com

V. F. McNeil Insurance

Branford, CT
www.vfmcneil.com

"One of my accounts in Tidewater, Virginia has 15 apartment sites and when they had a stove fire it was costing an average of \$11,000 in damages. Once they put in the StoveTop FireStops, the damage dropped to an average of \$1,000 (thus saving them \$9,000 on their \$10,000 policy deductible). *They are believers.*"

- T. Nichols, Technical Loss Control Representative, MiddleOak

**Discount is not guaranteed. Other companies may offer discounts as well.*



StoveTop FireStop® Value Proposition

Overall 99% Reduction in Average Fire Claims

Example Properties	Average insurance claim before installing STFS	Average insurance claim after installing STFS	Savings
Property Management Co. Birmingham, AL	\$60,000	\$550	99.08%
Housing Authority North Carolina	\$60,000	\$900	98.5%
Property Management Co. Columbus, GA	\$2,100,000	\$500	99.97%
Property Management Co. Silver Spring, MD	\$10,000	Avoided	100%
Property Management Co. Memphis, TN	\$8,500	Avoided	100%
Property Management Co. Savannah, GA	\$45,000	\$1,000	97.77%

