

12 WAYS TO SAVINGS FOR HOMEOWNERS INSURANCE

1 Select A Strong Insurer
Fast, fair claim service is a must when it comes to homeowner coverage. Ask about the Company.

2 Don't Guess At Your Coverage
The cost of rebuilding your home might exceed your estimate. Consult your agent and determine how much you need to rebuild from the ground up. *(in a fire, you could be left with just the foundation.)*

3 Don't Under-Insure Your Possessions
Saving a few dollars up front could cost you a significant amount of money at a time of loss.

4 Always Opt For Replacement Value
Unless you insure for replacement cost of household possessions, you will be paid only purchase price, less depreciation, for items burned or stolen..

5 Choose An Appropriate Deductible
The higher the amount of a property loss you elect to "self insure", the lower your premium is likely to be. (\$250 is fairly standard but \$500 is affordable for most homeowners.)

6 Schedule Art, Furs, Antiques and Collectibles
Make certain all items of this nature, (especially those worth more than face value) are separately "scheduled" for their worth.

7 Ask About "Off-Premises" Coverage
Don't take a chance with expensive equipment. Make sure your insurance covers possessions in transit and for "mysterious disappearance." (Lack of coverage can be an extremely costly mistake.)

8 Make Sure You Get Proper "Credits"
Many policies provide discounts for central and other alarm systems, for proximity to fire hydrants and fire stations...for proper smoke alarms.

9 Check On Your Coverage For "Living Expenses"
In the event of fire or other damage to your home, your policy should provide adequate payment for alternate lodging during the period or rebuilding.

10 Find Out About Excess Liability
Don't take basic liability coverage for granted...especially if you have "attractive hazards" such as swimming pool or "frisky" pets. (Lawsuit settlements really have become excessive.)

11 Don't Ignore Earthquake and Flood Insurance
"It can't happen here" has cost many a homeowner thousands of dollars and countless grief. Neither peril is covered under standard policies...check them out.

12 MOST IMPORTANT-Talk To Us!
We're independent agents representing several companies that want to compete for your business. Let us do the "shopping" for you. We can almost certainly save you money and concern. And by insuring through us, at a time of loss, you have an agent who represents your interests...not the insurance companies. We'll handle the paperwork and make sure you get a fast, fair claim settlement. Isn't that what insurance is all about? For sure, it's what we're all about.

