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## Homeowners Insurance

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## Why Buy Homeowners Insurance?

### How can I save money on homeowners insurance?

#### 1. **Seek out other discounts.**

Many companies offer discounts, but they don't all offer the same discount or the same amount of discount in all states. Ask your agent or company representative about discounts available to you. For example, if you're at least 55 years old and retired, you may qualify for a discount of up to 10% at some companies. If you've completely modernized your plumbing or electrical system recently, some companies may also provide a price break.

#### 2. **See if you can get group coverage.**

Does your employer administer a group insurance program? Check to see if a homeowners policy is available and is a better deal than you can find elsewhere. In addition, professional, alumni and business groups may offer an insurance package at a reduced price.

#### 3. **Stay with the same insurer.**

If you've been insured with the same company for several years, you may receive a discount for being a long-term policyholder. Some insurers will reduce premiums by 5% if you stay with them for three-to-five years and by 10% if you're a policyholder for six years or more. To ensure you're getting a good deal, periodically compare this price with the prices of policies from other insurers.

#### 4. **Review policy limits and the value of your possessions annually.**

You want your policy to cover any major purchases or additions to your home. But you don't want to spend money for coverage you don't need. If your five-year-old fur coat is no longer worth the \$5,000 you paid for it, you'll want to reduce or cancel your floater (extra insurance for items whose full value is not covered by standard homeowners policies) and pocket the difference.

#### 5. **Look for private insurance if you are in a government plan.**

If you live in a high-risk area -- one that is especially vulnerable to coastal storms, fires, or crime -- and you've been buying your homeowners insurance through a government plan, find out from insurance agents, company representatives or your state department of insurance which insurance companies might be interested in your business. You may find there are steps you can take that will allow you to buy insurance at a lower price in the private market.

#### 6. **When you're buying a home, consider the cost of homeowners insurance.**

The price you pay for homeowners insurance depends in part on the cost of rebuilding your home and the likelihood that it will be damaged by natural disasters or burn down. You may pay less if you buy a house close to a fire hydrant or in a community that has a professional rather than a volunteer fire department. It may also be cheaper if your home's electrical, heating and plumbing systems are less than 10 years old. If

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you live in the East, consider a brick home because it's more wind-resistant. If you live in an earthquake-prone area, look for a wooden frame house because it is more likely to withstand this type of disaster. Choosing wisely could cut your premiums by 5% to 15%.

Remember that flood insurance and earthquake damage are not covered by a standard homeowners insurance policy. If you buy a house in a flood-prone area, you'll have to pay for a flood insurance policy that costs an average of \$400 a year. The Federal Emergency Management Agency provides useful information on flood insurance on its Web site at <http://www.fema.gov/nfip> . A separate earthquake policy is available from most insurance companies. The cost of the coverage will depend on the likelihood of earthquakes in your area and the construction features.

If you have questions about insurance for any of your possessions, be sure to ask your agent or company representative. For example, if you run a business out of your home, be sure you have adequate coverage. Most homeowners insurance policies cover business equipment in the home, but only up to \$2,500 and they offer no business liability insurance.

*Source: Insurance Information Institute, Inc. [www.iii.org](http://www.iii.org)*

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