From Laurie and Linda

HOME INSURANCE TIPS

If you purachase home insurance AND auto insurance from the same company, you will usually qualify for savings in your annual premiums.

Try raising your deductible – it will lower your premiums.

Avoid making any claims under $1,000. Insurers tend to raise your premiums when too many claims are made.

Ask your insurer about discounts that may be available for such things as having smoke detectors, burglar alarms, or dead bolt locks in the house.

Review your policy every couple of years. Some items depreciate and may not need as much coverage.

Most policies do not cover flood or earthquake damage, so you need to buy these separately.

Generally, insurance covers you for accidents to other people who are on your property, including their medical care and court costs. But there is usually an upper limit, so be sure it's sufficient.

Know your dollar limits on claims. For instance, many policies limit the amount that they will pay out for stolen jewelry unless those items are insured separately.

Remember, you are insured only for the replacement cost of the home–not the current market value. Call us and we would be happy to calculate that and give you an estimated amount.

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