



10 PROVEN STRATEGIESTO

SLASH YOUR HOMEOWNERS INSURANCE PREMIUMS!





Homeowners insurance is an essential part of protecting your home and belongings, but the cost can be significant. If you're looking to lower your homeowners insurance premiums, there are several steps you can take. Here is a guide on how to lower your homeowners insurance premiums:

1. Shop around:

Get quotes from multiple insurance companies to find the best deal. Make sure to compare coverage limits and deductibles to ensure you are getting the best value for your money.

2. Increase your deductible:

A higher deductible means a lower premium. However, make sure you can afford to pay the deductible in case of a claim.

3. Improve your home security:

Install smoke detectors, a security system, and deadbolts. Many insurance companies offer discounts for these security measures.

4. Maintain your home:

Keep your home well-maintained to avoid damages and claims. Regularly inspect your roof, plumbing, electrical systems, and HVAC to ensure they are in good condition.

5. Bundle your policies:

If you have multiple insurance policies, such as auto and home, consider bundling them with one insurance company. This can lead to a discount on both policies.



6. Check for discounts:

Ask your insurance company about available discounts. Some companies offer discounts for seniors, non-smokers, and policyholders who have been with the company for a long time.

7. Review your coverage limits:

Make sure you have the right coverage limits for your home and belongings. If you have expensive items, such as jewelry or artwork, consider adding a rider to your policy.

8. Raise your credit score:

Many insurance companies use credit scores to determine premiums. A higher credit score can lead to a lower premium.

9. Consider location:

Your location can affect your premium. Homes in areas with high crime rates or prone to natural disasters may have higher premiums.

10. Review your policy annually:

Review your policy annually to ensure you have the right coverage and are not overpaying for insurance.

In conclusion, there are several steps you can take to lower your homeowners insurance premiums. By shopping around, increasing your deductible, improving your home security, maintaining your home, bundling your policies, checking for discounts, reviewing your coverage limits, raising your credit score, considering location, and reviewing your policy annually, you can save money on your homeowners insurance premiums.

CBS
INSURANCE GROUP