




## Tips for Lowering Homeowner's Insurance Cost

- **Prioritize Property History:** Review the CLUE report for insights on past claims, ensuring no unresolved issues jeopardize coverage.
- **Proactive Insurance Procurement:** Secure coverage promptly post-offer acceptance to avoid last-minute denials.
- **Credit Management:** Leverage a strong credit history for competitive premium rates.
- **Bundle Policies:** Combine home and auto insurance for potential discounts, ensuring it's the most cost-effective option.
- **Adjust Deductibles:** Opt for a higher deductible to lower premiums, wisely managing small claims.
- **Explore Discounts:** Inquire about reductions for security enhancements and for being a retiree or group member.
- **Annual Policy Review:** Regularly assess your policy against current home and possession values to adjust coverage as needed.
- **Consider Government Plans:** For those in high-risk areas, research federally backed insurance options for potential savings.
- **Accurate Insurance Valuation:** Insure your home based on replacement cost, not market value, for appropriate coverage.

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