

10 Ways to Save on Homeowner's Insurance

- ✓ **Shop around:** Prices and services vary from company to company. Find one that offers the best of both worlds.
- ✓ **Raise your deductible:** The more you pay toward a loss before the insurer must contribute, the more you save.
- ✓ **Use one company for multiple plans:** Enjoy 5-15% off premiums by taking out 2-4 policies from one insurer.
- ✓ **Consider costs beforehand:** Newer plumbing, heating, electrical, and overall structure will save you 8-15%.
- ✓ **Make home improvements:** Storm shutters, shatter-proof glass, and other supports may reduce premiums.
- ✓ **Install safety measures:** Smoke detectors, burglar alarms, and deadbolts could net a discount of at least 5%.
- ✓ **Stop smoking:** Smoking accounts for 23,000 house fires per year, so insurers may reduce premiums if you abstain.
- ✓ **Get group coverage:** Team up with an alumni association or business to work out a group insurance discount.
- ✓ **Stay loyal:** After you stick to one insurer for at least 3 years, several companies will reduce premiums.
- ✓ **Re-evaluate annually:** Review the value of your possessions to ensure you don't have too much coverage.

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