

Eight Ways To Save On Your Homeowners Insurance!

**A Special Report
Compliments of...**



4301 Darrow Rd., Ste 4200
Stow OH 44224
330.688.0998

Email: mailbox@angleinsurance.com

Eight Ways To Save On Your Homeowners Insurance!

Thanks to homeowners insurance, if something devastating should happen to your home, you'll get the money from your insurance company to recover your losses (if you have the right kind of protection). You can use homeowners insurance to reduce or even eliminate your financial sufferings if something bad should happen to your home and possessions.

When you buy a homeowners insurance policy, you pay money, known as the *premium*, to an insurance company. The insurance company then invests your money, together with those of thousands of other insurance buyers, known as the *policyholders*, to earn a great rate of return.

By doing so, the insurance company will have the money to pay the financial losses, known as the *proceeds*, that you or other policyholders may suffer because of an unfortunate event.

When you buy an insurance policy to protect your home and belongings, you believe the risk of you suffering a major financial loss from an unexpected event... is greater than the premiums you'll pay on the policy. And so you want to shift this risk to the insurance company. When you buy the right kind of homeowners insurance, you'll gain security and peace of mind, knowing if a sudden disaster should ever happen to your home or possessions, or both, then your family won't have to suffer financial hardships.

Although some policyholders think their insurance companies are making too much money from them, others think powerful and wealthy insurance companies enable them to sleep better at night, knowing the money will be available to pay their claims when they need to file them.

One of the biggest complaints many homeowners have about insurance companies is, even though they have been paying thousands of dollars in premiums over the years and have never made a claim, their premiums still keep on rising for no apparent reason. Please keep this important fact in mind, since insurance companies calculate the premiums you and other policyholders pay based on the claim history of all their policyholders, while you may have never made a claim, others may have made several.

The good news is, even though your premiums may still be increasing every year or every few years, most insurance companies do charge you a lower premium than what they charge a policyholder who has filed one or more claims. (For the policyholders who've made too many claims, their insurance company may not renew their policies when they expire, leaving them with no insurance protection at all. This puts them at enormous risk.)

One of the main reasons homeowners premiums have been higher in recent years than in the pre-80s periods... is insurance companies have been paying out record claims.

For example, in 1992, Hurricane Andrew ripped through Florida, Louisiana, and Mississippi, and caused \$16.5 Billion (that's Billion with a B) in damages. (Seven large insurance companies in Florida had to file for bankruptcy as the result!)

Sadly, even if you never have to face one of these natural disasters in your lifetime, owning a home still exposes you to some other devastating risks. When you have the right insurance protection for your home and valuable assets, you can sleep more soundly, knowing, if an unfortunate event should happen to them, your family won't have to endure financial difficulties.

How To Save On Your Homeowners Insurance

Here are eight ways to save on your homeowners insurance.

1. Increase Your Deductible

As I've shared with you earlier, increasing your minimum deductible from the typical \$250 to a higher amount, such as \$500, \$1,000, \$2,000, or \$5,000 can save you a lot of money.

2. Buy Insurance Only For Your House... Not For Your Land

Because your land can't be destroyed in most disasters, such as fire, windstorm, hail, lightning, tornado, hurricane, theft, and so on, you don't need to insure it. So, buy only enough insurance to rebuild your home to the way it was prior to the loss, and to replace all your personal possessions if they're damaged, lost, or stolen.

(If you live in an area where a disaster like a flood or earthquake could wipe out your land completely, you may consider insuring your land as well.)

3. Buy Your Home And Auto Policies From The Same Insurance Company

When you purchase both your home and auto policies from the same insurance company, you may be able to save 5 to 10%. And, if you buy other policies, such as life, health, or business, from them, if available, you may save even more.

4. Improve Your Home Security And Safety

By installing an alarm system, dead-bolt locks, and smoke detectors, you can save at least 5%. And, by having a good sprinkler system and an alarm system that is monitored 24 hours a day by a monitoring facility, you can usually save 10% to 20%. Check with your insurance company to see what kind of discounts they give for having such systems.

5. Don't Smoke

You may be entitled to a discount if no one in your family smokes. Since smoking-related accidents are responsible for about 23,000 house fires a year, many insurance companies charge the homeowners who have smokers living with them more premiums.

6. Stay With One Insurance Company As Long As Possible

When you have your homeowners policy with your insurance company for 3 to 5 years, and if you have a good claim history, then you may be entitled to a 5% discount. And when you have been with them for 6 or more years, you may get a 10% discount.

7. Ask For A Senior Discount

If you're 55 years or older, you may be entitled to a discount up to 10%.

8. Review Your Homeowners Policy Once A Year

To make sure you don't buy more insurance than necessary, each year, make a list of your personal belongings. Include everything you and your family members own in your home and in other buildings on your property, such as the lawnmower you keep in the shed. (Exclude your car and certain kinds of boats that must be insured separately).

For major or high-value items like computers, stereo equipment, refrigerator, watches, jewelry, and so on, write down this information beside each one...

1. Serial number
2. **Brand name and model number**
3. Purchase price
4. **Date of purchase**
5. Estimated present value

Also, if you've made any improvements or additions to your home during the year, such as installing a new room or remodeling the kitchen, then list them as well.

After you've listed your possessions, estimate what it would cost to replace them all at current prices. Compare this amount to the amount of coverage you have for personal property. If you have too much coverage, consider reducing it. Conversely, if you don't have enough coverage, then increase it.

By the way, even if you do have receipts for all your large or high-value items, you may consider photographing or videotaping them, as well as the other belongings you keep inside your home and in your shed, attic, basement, and so on.

Keeping good records of your belongings not only helps your insurance company process your claim faster, but also helps you get the right payment from them for your loss.

**You Can Get A Professional Review Of Your Homeowners Insurance
Needs To Determine The Right Kind And Amount Of
Protection That Is The Best For You**

Like many homeowners who haven't had their homeowners insurance policy reviewed professionally by an insurance specialist in several years or at all, you may be paying *too much* for your current policy. Or, maybe you're carrying more insurance than you need. Or, worse, maybe you don't have enough protection.

For example, if you've made improvements or additions, such as rebuilding a new deck, remodeling the kitchen, installing a new bathroom or a playroom for your child, or any other enhancements that have increased the value of your home, then you may be highly underinsured.

In short, when you have the right kind and amount of homeowners insurance, at a reasonable price, and with a solid insurance company, you'll gain more security and peace of mind, allowing you to sleep more soundly at night.

The purpose of the Free, *No-Fee And No-Obligation Homeowners Insurance Analysis* is for me to share some important information with you. This way, you'll be able to learn how to best protect your home and your family's future.

If our analysis indicates you can obtain better homeowners insurance protection for the same price, we'll let you know. And let you decide whether to buy a policy from us or to stay with your present agent and insurance company.

I urge you to call us today at 330.688.0998, or send us the Request Certificate located on the next page.

Warmest regards,

Angela Kurlich

By the way, if you think some of your relatives, friends, or co-workers might be able to benefit from this special report, tell us their names and addresses. And we'll mail it to each of them and will let them know it's a gift from you. They'll thank you for it.

Your No-Fee And No-Obligation Homeowners Insurance Analysis Request Certificate

YES! I want to get together with you to make sure I have the right insurance protection for my home and valuable assets. I understand, during our meeting, I won't be asked to buy anything, and there will be no pressure and absolutely no obligation whatsoever. The purpose of our meeting is simply for you to share some important ideas and information with me, so I can make sure I'm getting the best buy for my money.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Email: _____

The best day and time to reach me is: Day: _____ Time: _____

Do you have a homeowners insurance policy right now? Yes _____ No _____

If Yes, what is your monthly or yearly premium? \$ _____ a month \$ _____ a year

Comments:

To get your No-Fee And No-Obligation Homeowners Insurance Analysis...

1. Fax this certificate to **330.773.6935**. Or...
2. Call **330.688.0998** Or...
3. Mail this certificate to:

ANGLE INSURANCE SOLUTIONS

4301 Darrow Rd., Ste 4200 Stow Oh 44224

Phone: 330.688.0998 Fax: 330.773.6935 website: www.angleinsurance.com