



The first year's annual premium for a homeowners' insurance policy is almost always required to be paid in full by the time of settlement.

Ask about discounts

1. Multi-line – homeowners and auto, or other combination
2. Long term customer discounts – renter's policy or other qualifying policy
3. Sprinkler systems, security systems, police monitors, etc.
4. Upgraded utilities

Additional factors that may effect rates

1. Distance from approved fire departments
2. Age of property
3. Construction materials
4. Location of nearest fire hydrant
5. Amount of coverage, deductibles, and endorsements

Other benefits of planning ahead

1. Insurance to value – adequate coverage
2. Time to address any underwriting concerns
3. Time to review other insurance needs – endorsements, flood, life, and health

This information is being provided as a helpful starting point. To get the best insurance advice for your individual circumstances, you should meet with an insurance professional of your choice.

Remember to allow enough time for the agent to do the best job possible for you!