

4 Tips to Better Homeowners Insurance Quotes Published



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One of the first things you do when you buy a new home is you start shopping for [homeowners insurance quotes](#). Finding the right policy goes well beyond the right price. It's critical that you get the appropriate coverages to make sure you, your family, and your property are appropriately covered. It may seem like a daunting task at first, but this article is designed to serve as a quick guide to getting a new policy quickly and painlessly. Below are some helpful [tips for choosing the right homeowners insurance policy](#).

An advertisement banner for InsuranceAgents.com. On the left is a photograph of a blue and white house. To the right, the text reads 'Save Up To \$400 On Insurance' in large, bold letters, followed by 'Compare Multiple Quotes for Free' in a smaller, italicized font. Below this is a form with a 'Zip Code:' label and an empty input field, and an 'Insurance Type:' label with a dropdown menu currently showing 'Home Insurance'. To the right of the form is a red button with white text that says 'COMPARE QUOTES'.

Look Into the Companies You Are Getting Homeowners Insurance Quotes From

In order to insure that the company you are looking at is financial stable and has a good history of paying claims, check into their background. Use services like AM Best to find out what their credit rating is. Use search engines like Google to investigate for complaints, lawsuits, or current criminal investigations. It's also a good idea to check with your state department of insurance to see if they recommend any particular companies as being safe before you start getting homeowners insurance quotes.

Understand Your Available Options

Two important things to keep in mind are your cause-of-loss options and additional coverages for personal belongings such as jewelry, antiques,

electronics, collections, appliances, etc... The cause-of-loss option comes in three forms: basic, broad, and special. Basic and broad very general and limited coverages. Many claims will not be covered by a basic or broad cause-of-loss policy. Special on the other hand is general much more comprehensive and covers nearly any property loss/damage, for nearly any reason.

Second, consider your options for additional coverages for your personal belongings. Most homeowners insurance quotes will be for a basic rate without any additional coverages for jewelry, etc... Make sure to tell your agent if you have anything valuable you own that you would like covered and to make sure your new policy actually covers the damage of theft of those items.

Make Sure you are FULLY Covered

It's all too common that the average homeowners insurance policy doesn't include enough coverage for the property its insuring. Nearly 60% of the households in the US are underinsured. Its critical that when you are looking at a new policy that your homeowners insurance quote includes an accurate appraisal of your home and its contents. Double check the insurance agents calculations to make sure they are accurate otherwise you could end up severely under compensated when you go to file a claim. This is the perfect time to get a second opinion on the estimated replacement value of the home by comparing the homeowners insurance quote you get with another agent or another company.

Compare and Save Big

Using a site like InsuranceAgents.com you can compare multiple quotes from local agents in your area. When agents start competing for your business you will be amazed at how much lower of a rate you end up with in the end. This is the most convenient and fastest way to compare several different homeowners insurance quotes from different companies all from the convenience of your computer.

For more information, visit InsuranceAgents.com

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