

Assess Risk and Save on Home Owners Insurance



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Let the competition for the safest home begin! The winning prize? The lowest home owners insurance rates around. According to a recently published article on InsuranceAgents.com, homeowners looking to save on their insurance should first assess their home to make sure it doesn't pose any threats.

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 a large, bold font, with 'Compare Multiple Quotes for Free' in a smaller font below it. Below the text is a form with a 'Zip Code:' label and an empty input field, and an 'Insurance Type:' label with a dropdown menu showing 'Home Insurance'. A red arrow-shaped button labeled 'COMPARE QUOTES' is positioned to the right of the form.

"Nobody likes a surprise that results in having to spend more than they were expecting," the article, [Home Owners Insurance: Assess Your Risk](#), states. "If you honestly assess your home and the risk that it represents to your insurer then you will be able to take the proper measures in lowering your risk, thus lowering your home owners insurance."

Factors of a home, such as its age or the neighborhood it's located in, can cause a homeowner's rates to either increase or decrease. The age of a home affects rates because the older the home is, the more likely the home's materials, foundation, and wiring and heating systems are not up to current building codes, making it more vulnerable to external damage. "Newer homes are more attractive to insurance companies

because they were built with modern materials are generally more resilient to damage,” the article emphasizes.

The neighborhood around the home is an integral factor as well.

“The crime rate of the neighborhood you live in is an important factor in the mind of your insurer,” the article describes. “If it isn’t the best then you can buffer your situation by taking measures to secure your house with deadbolt locks, motion sensor lights, and a security system.”

Although a homeowner might believe their home is safe, an inspector might think otherwise. Taking the necessary measures to fully assess a home can prevent home owners insurance rates from skyrocketing. Nobody likes to pay more than they have to, so contact a home insurance agent today to inquire about other steps that can be taken to ensure the lowest [homeowners insurance quotes](#) around.

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