

InsuranceAgents.com Publishes Guide to Home Insurance Deductibles



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When choosing a home insurance deductible, many homeowners fall into the trap of wanting to secure the lowest of the low [homeowners insurance quotes](#). This is all good and well but if you make the mistake of making your home insurance deductible too high then you risk financial devastation should you ever have to file a claim.

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 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'. A red arrow-shaped button labeled 'COMPARE QUOTES' is positioned to the right of the form.

According to an article recently published on InsuranceAgents.com, the key is to achieve a balance between your home insurance deductible and your homeowners insurance rates. The best way to find affordable policies, deductibles, and rates is to go online to compare homeowners insurance quotes.

The article, titled '[Choosing Your Home Insurance Deductible](#)' states, "The higher the home insurance deductible, the more affordable your home insurance rates will be. However, the reverse is true as well: the lower your home insurance deductible is, the more expensive your premium will be," informs the article. "Before assigning a home

insurance deductible to your policy, you should first evaluate your budget.”

Simply put, your deductible is how much you will pay out of pocket should you ever have to file a claim. Your home insurance company pays the remainder. “True, the higher your home insurance deductible is, the more you save on your premium,” the article states. “However, don’t get carried away and set a ridiculously high home insurance deductible that you can’t realistically afford just to save in the short term. Because then you’ll only end up losing money down the road.”

It is suggested that you honestly assess your budget before landing on the appropriate home insurance deductible. You should also compare a number of policies, regularly review your policy, and set aside a separate savings account for your deductible.

If you want to learn more about your home insurance deductible then don’t hesitate a second longer. Visit InsuranceAgents.com today to talk with an [insurance agent](#) about finding the right balance between your home insurance deductible and premium.

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