

Save on Home Insurance by Lowering Risk



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There are many factors that affect [home insurance quotes](#). Things such as the neighborhood the house is located in, the neighborhood's crime statistics and the amount of security the home contains are all major components. A recently published article on InsuranceAgents.com reveals that the more secure a house is, the cheaper home insurance rates it will produce.

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For homeowners interested in preventing break-ins—not just to reduce insurance rates but also to ensure the safety of your family and belongings—they may want to consider taking certain steps to increase home security. The first step they can take is to install deadbolt locks on their doors.

“Statistics show that thieves tend to stay away from houses with deadbolt locks on ground level doors,” the article, [Low Risk Behavior: Prevent Break-Ins And Reduce Home Insurance](#), states. “They take substantially longer to break into thus increasing their risk of getting caught. Simply put, deadbolt locks deter robberies and reduce home insurance.”

Installing motion sensor lights and a security system can prove to be beneficial as well. “Although it won’t necessarily deter a robbery because the thief won’t know until it’s too late that you have one, installing a security system is for your peace of mind as well as a peace of mind for your insurance company,” the article emphasizes.

All of the above can lower a homeowners risk and reduce their home insurance rates. Talking to a home insurance agent can hasten the process of safeguarding a home, so contact one today.

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