

Homeowners Insurance Rate Quotes Explained



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When it comes to saving money on insurance, consumers may want to utilize [homeowners insurance quotes](#). Applying to receive homeowners insurance rate quotes is free, fast and easy to do. But homeowners must first learn just what homeowners insurance rate quotes are, and where they can find them.

A promotional 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 currently set to 'Home Insurance'. A red arrow-shaped button labeled 'COMPARE QUOTES' is positioned to the right of the form.

According to a newly published article on InsuranceAgents.com, some shoppers who are unused to using quotes are surprised to learn the quote is not exactly what they pay.

“A homeowners insurance rate quote is an estimate from the insurance carrier to the potential policyholder. Shoppers should keep in mind that the quote is nonbinding; its purpose is to reflect the general price range that a person applying for coverage might pay,” the article, [What Is a Homeowners Insurance Rate Quote?](#) states. “However, the final premium the shopper ends up paying usually isn’t a drastic difference from the homeowners insurance rate quote they were offered.”

Time is of the essence: with rates rising across the country, homeowners can't afford to stall saving money on their coverage any longer. The first step to saving money and finding home insurance quotes is to know where to look.

Homeowners can find quotes online, by talking face-to-face to an agent, or receiving them from insurance companies/offices/agents over the phone. InsuranceAgents.com, however, recommends finding the [insurance quotes online](#) because of its ease and efficiency.

"You can fill out a brief online application with minimal information about yourself and you'll have several insurance agents contacting you throughout the week, offering you their lowest quotes. You can get multiple quotes just from the comfort of your own home."

Visit InsuranceAgents.com for more help and information.

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