

What To Ask When Getting Home Insurance Quotes



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Homeowners insurance rates are rising in many states. As such, it's more important than ever for homeowners to find ways to save money on their home insurance policies. Just as important to homeowners, they need to be aware of what factors affect their home insurance premium. As a recently published article on InsuranceAgents.com states, too many homeowners are not aware of what questions to ask agents and thus are unable to determine what is important when it comes to designing a policy.

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The InsuranceAgents.com article, "[What To Ask Agents: Homeowners Insurance Quotes Shopping](#)," lists different coverage options and questions homeowners may want to discuss with their agents. Doing research

beforehand will result in homeowners being more confident and becoming aware of what specifically they want in a home insurance policy.

First, homeowners need to know what factors affect whether they find affordable or costly [home insurance quotes](#).

"These days it's about money, money, money. The whole reason to invest in insurance is to guard against financial loss. But no one wants to take out a second mortgage just to pay the premiums. So of course homeowners will need to know what factors (credit history, age and condition of the home, pets, lifestyle, etc.) cause home insurance quotes to skyrocket and which factors yield the most affordable rates," the article states.

Also, to determine that your agent is someone whom you can trust to help you customize your home policy, you may want to conduct quick informal interviews with the agents who offer you home insurance quotes. Your agent should be reliable, trustworthy and experienced (find one with at least a few years' worth of insurance experience).

"Check with your state's insurance department to make sure any agent you interview is licensed. Better yet, ask the agent for proof of their license. Furthermore, conduct interviews with any agent you're considering giving your business to. As a homeowner, that's your right," according to the article.

Homeowners should also look into what special hazards their area presents; any additional risks to your property need to be included in your home insurance policy to make it more thorough. Read the article on InsuranceAgents.com to discover more questions to ask your agent and educate yourself on the importance of a home insurance policy.

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