



Checklist for the right home insurance coverage

WHEN IT'S TIME to renew your home insurance or look for a new policy, make sure you're not forgetting something that should be taken into consideration. Your insurance agent may ask the following questions, so be prepared. And if he or she fails to ask, don't be afraid to offer up the information.

- Do you have custom features in your home, such as a chef's kitchen with granite countertops and stainless steel appliances? What about a steam shower and soaking tub in a high-end master bathroom? Make sure your policy covers them all.
- Do you own any high-value items, such as jewelry, collectibles, electronics, musical instruments or sporting equipment? These may require additional coverage.
- What is the construction of your home: brick or frame, stucco or siding, attached garage or carport? How old is the home?
- What material is your roof made of, and how old is it?
- Is there a basement? Water-backup coverage may be additional for homes that have a basement.
- Do you have a swimming pool or trampoline? If so, is your backyard fenced in?
- Do you have other buildings on the property, such as sheds or outbuildings?
- Do you have a home-based business that requires insurance coverage?
- Where is your home located? What's the crime rate? Is a fire station nearby? Yes, these all matter.
- What is your credit score? Almost all insurance companies consider credit as part of their rating in states that allow it. Your credit could affect your premiums.
- What if someone is injured while at your home? Do you have the liability insurance you need?
- How much are your belongings worth? This should be factored into your personal property coverage, which is usually based on 50 to 70 percent of your dwelling's value.
- Do you need coverage for earthquakes or floods? Additional coverage is typically required for these types of losses.
- Do you qualify for any discounts? You could receive a discount for purchasing multiple policies, being claims-free or having certain safety features in your home, such as an alarm system, deadbolt locks, smoke detectors and a sprinkler system.
- What deductible amount is the best for you? Your premium will be affected by the deductible you choose. If you are comparing quotes from multiple insurance companies, choose the same deductible for each quote, as that can help in narrowing down your options.

Connecting

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