



Importance of Homeowner's Insurance

By Becky Torres, Gallen Insurance

If you are purchasing your first home, your mortgage company will require you to obtain HOME insurance. Homeowner's insurance provides protection for both you and your mortgage company. Remember, you have worked hard to purchase your home, make sure you protect your hard work with quality homeowner's insurance.

In the event of a serious claim covered by your insurance, such as a fire, the insurance company will protect you and the mortgage company by providing the money to repair or rebuild your home. Our homeowner's insurance also provides coverage for smoke, windstorm, hail, vandalism, theft, explosion, lightning and many other covered events. All are listed in your homeowner's policy.

Additionally, homeowner's insurance provides liability protection and medical payments for guests. These two coverages are for any injuries and property damage done to others that is caused by you or a member of your family, including your pets.

If you are buying a home for the first time or want to be sure you have adequate coverage for your existing home, contact us for a free, no-obligation quote.

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Gallen Insurance is a local & trusted insurance agency who has proudly served Berks County & the surrounding area for over 60 years!

