

HOME MATTERS



Loss prevention tips for all your home matters provided by: Consultative Insurance Group, Inc.

Did You Know?

According to the Los Angeles Times, it may cost as much as 30 percent more to rebuild parts of a home as compared to completely building a new one from scratch. Rebuilding is often more expensive because demolition and removal of

PROPERTY INSURANCE CONSIDERATIONS

Limits on your homeowners insurance are established to protect your family in the event that something would go wrong. In an effort to remain protected and save money, consider the following savings tips:

- Increase your credit score by paying your bills on time, avoiding writing bad checks, for example.
- Avoid filing nuisance claims. Use your coverage to protect against losses that you cannot recover by yourself and take care of minor incidents on your own.
- Increase your deductible to lower your monthly premium. According to the Insurance Information Institute (III), increasing your deductible from \$250 to \$500 can cut costs by 12 percent.
- Consider buying multiple lines of coverage from the same carrier to incur discounts, such as your homeowners, automobile and life insurance.

Safety First

Another way to save on homeowners insurance: install a security system and deadbolt locks. These safety measures reduce the likelihood that intruders will be able to successfully enter your home, which would result in an insurance claim.

Consultative Insurance Group, Inc.

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