



Are you wondering how you can save on your home insurance? Below you will find just a few factors that can impact your premium - most of them have to do with the features of your home. As you view different homes, keep this information in mind to clearly understand the value and home insurance savings of each home:

Location and Construction Features

1. **Buy Inland** - As they say, location, location, location. Homes inland have lower insurance premiums than those by the coast.
2. **Proximity to Fire Stations and Fire Hydrants** - You could pay less for insurance if you buy a home or rent a property within 1,000 feet of a fire hydrant and 5 miles of the responding fire station.
3. **Masonry vs. Frame Construction** - Homes built with masonry (cement block walls) construction offer significant value. Your home is better protected against hurricane damage, and as a result, homeowners insurance is less than the cost of insurance for a home of the same size, built in the same location with frame construction.
4. **Roof Condition** - Check the condition and age of the roof before you make the decision to purchase the home.

Discounts

We offer several discounts like a 55+ discount or discounts for the features of your home, rental, or condo. Some of these coverage options may not be available based on your policy. Give us a call at [\(866\) 999-5545](tel:8669995545), and we'll help you determine which discounts can be applied.

1. **Wind-Resistant Home Features**
2. **Roof Shape**
3. **Age of Home**
4. **Central Fire Alarm**
5. **Indoor Sprinkler System**
6. **Policyholders 55+**
7. **Central Burglar Alarm**
8. **Secured Community**

