

Home Insurance Tips

Getting quality insurance is a good first step towards protecting your home. But ultimately, the best protection is prevention. There are steps that you can take to help you avoid ever having to make a home insurance claim - the following home insurance tips can get you started.

1. Safeguard your home

Take action to make your home theft-resistant. "Case" your home as if you were a burglar.

Burglars look for easy targets - make sure your home isn't one of them.

- Install exterior lights that are out of reach and triggered by motion.
- Trim trees and shrubs near doors and windows.
- Don't hide house keys outside - burglars know where to look.
- Consider investing in a security system. Not only does this make your home safer, it can lower your home insurance premiums.

When you're on vacation:

- Have mail and newspapers picked up.
- Leave blinds in normal positions.
- Arrange to have your lawn mowed or your driveway shoveled.
- Tell police and neighbors that you will be away and ask them to watch your home.

2. Be a responsible dog owner

The numbers speak for themselves: According to the Center for Disease Control and Prevention, 40% of Americans homes have a dog. There are 4 million dog bites per year, and dog bites create 33% of all homeowners liability claims - resulting in more than \$1 billion in claims per year.

Consider these tips to avoid having a claim brought against you:

- Pick a dog breed that's covered by your home insurance. Ask your insurance agent for details.
- Have your dog spayed or neutered.
- Train your dog.
- Keep your dog on a leash when walking.

3. Protect your home business

Home businesses are generally not covered under your home insurance policy. You may have only limited property coverage and no liability coverage for your business under your homeowners policy. Research the coverage that you have for property and equipment damage or theft, loss of income, and general liability for customer and supplier injuries.

4. Cover your domestic help

Check with your state Department of Insurance regarding whether you need a workers' compensation policy for your housekeeper, gardener, nanny, cook, or other domestic employees. In addition, if someone else occasionally runs errands for you and drives your car, have that driver listed on your auto insurance. Confirm that you have adequate liability and medical coverage on your home insurance policy. Consider purchasing a personal umbrella policy.

5. Review your coverage annually

Your home insurance should reflect your home's current value, condition and improvements. Check your policy each year and review your specific coverages so that you will be able to make the necessary adjustments to fully protect your home.

<http://www.hometownquotes.com/home-insurance-tips.html>

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