

Homeowners Insurance

Owning a home is one of the greatest privileges in life. Possibly you've been a homeowner for many years or just recently became a first-time homebuyer. Maybe you are ready to purchase a new home for the very first time. Regardless of your current status, you're probably somewhat familiar with the subject of homeowners insurance. For an individual or family who owns a home, this type of insurance provides very important security.

Homeowners insurance has a multitude of benefits for the homeowner and there are varying degrees of coverage available within the scope of these benefits. First and foremost, homeowners insurance provides protection against disasters which may damage or destroy both your property and your possessions. Generally, most disasters you could think of are covered by a standard policy with the exception of flood, earthquake and maintenance related disasters. Special policies to insure against flood and earthquake damages are available for purchase separately in most states. One thing to keep in mind when choosing the right policy – make sure you select enough coverage to completely rebuild your home.

Homeowners Insurance also provides protection against the loss of your personal belongings. Most policies will cover at least 50% of the insurance amount that you have selected for your home structure itself. Many policies will even cover a greater percentage. Your belongings away from home are also included in the coverage but are limited to a percentage of your total personal belonging coverage, often around 10%. Other benefits in this genre include fixed dollar amount protections for high-priced personal items such as jewelry and other valuables.

Another other major benefit of having homeowners insurance is liability protection it affords. This includes protection against lawsuits for damage done to others individuals or their possessions and property. Court and other legal costs are also included in the coverage. Liability protection will also pay the medical expenses of someone who has been injured on your property. Many experts advise purchasing at least \$300,000 worth of liability protection.

Now that you have a solid overview of what coverage is available to you within a Homeowners Policy, ask yourself these questions?

- Do I currently have a policy, but don't really know what level of coverage I purchased?
- Do I know if I'm currently paying too much or more than I can afford for the Policy I have?
- Am I looking for a Homeowners Insurance Policy that meets my specific needs, giving me and my family the coverage we need, without wasting unnecessary money?

The great news is – In a matter of a few minutes you can both reevaluate your existing coverage, and take the easy step toward getting the Homeowners coverage that's best for you. All of this can be done simply and securely online, with no cost or obligation on your part.

Take the simple step now to get your home structure and belongings protected while finding **the best deal** in the process.

Get started now by clicking the link below to receive a **free, no obligation Homeowners Quote**.

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