

RE/MAX[®]

—TOWN CENTER—

The Top 5 Factors That Will Influence The Cost Of Your Home Insurance

Written in Partnership with PNW Insurance Group



THE SIZE AND STYLE OF YOUR HOME

Insurance companies base their coverage on the amount of money it would take to rebuild your home. The larger the house and the higher the quality, the more it would cost to replace and the more it will cost to insure

THE AGE OF YOUR HOME

Statistically, older homes have more claims, so many Home Insurance companies will surcharge for homes over a certain age. Conversely, homes built within the last 5-10 years are much less likely to have a problem, so insurance companies give a discounted rate.

LOCATION

If your home is located far from a fire hydrant or fire station, you can expect to pay significantly more for your Home Insurance than if you lived in the city. If your area is prone to wildfires, this can also affect your insurance cost.

CLAIM HISTORY

If you have had a claim in the last 5 years on your current Home or Renter's Insurance policy, you will likely pay a higher premium on your new home insurance until the claim passes the 5-year mark.

DISCOUNTS

Most insurance companies offer a 15-25% discount for bundling your Home with your Auto Insurance, so it often (but not always) makes sense to bundle. Insurance companies also give a nice discount if you install a monitored alarm system, so be sure to mention to your agent if you plan to have an alarm.

CONNECT WITH PNW INSURANCE GROUP



253-527-6261

clientcare@pnwinsurancegroup.com
www.pnwinsurancegroup.com

Connect with RE/MAX Town Center  remaxtc.com

 425-224-8400

 Info@remaxtc.com