



## *Real Estate Times*

*with Suzanne Dingley*

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### **PROTECT YOUR HOME AND YOUR WALLET**

If you own or plan to purchase a home, then you know that insurance is not just a luxury – it's a requirement. While you should not skimp on certain coverage items, there are some steps you can take to reduce your overall premium.

If you have a security system installed (and operating!), you might lower your premium by 5% or more. You'll just need to provide your insurer with a copy of your contract or latest statement. Also, while newer homes have smoke alarms already installed, hooking them up in an older home might also reduce your premium by as much as 10%.

Just like health or auto insurance, if you increase your deductible on homeowners insurance, you'll reduce your premium. Just be sure you're prepared to pocket smaller repairs like broken windows or damages from leaks.

If your policy is held by a company that also offers auto or health insurance, look into discounts for multiple policies. You could save a percentage on both your homeowners and auto policies, for example.

Another money (and time and stress) saver is to document everything in your home with a photographic inventory. Store photos, CD's or videos in a fireproof box or, preferably, a safe deposit box off site. This will reduce the time and effort required to complete a claim, and guarantee an accurate replacement payment.

*For responsible service in all your  
Real Estate needs, call*

**The Suzanne Dingley Team**

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