



kw HIGH COUNTRY
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Home Insurance Insights

When purchasing a home, your mind is on a million different things from inspections and loans to picking out furniture. One thing that many buyers overlook in this critical time is homeowners insurance. Here are a few tips for making sure you are covered and getting some discounts as well.



Updates

Updates are important. Any updates to plumbing, roof, electrical and heating/air within 10 years can give a discount.



Age

Age of construction can give discounts.



Alarms

Discounts can be provided for monitored alarms.



Use

Types of insurance needs can be determined by the use of the home (primary, secondary, rental)



High Value

High value (\$750,000) or log homes are underwritten more cautiously. Monitored alarms are helpful in these situations



Time

It is important to speak with an insurance provider about obtaining homeowners insurance before purchasing the property.