



9 Ways To Lower Your Home Insurance Costs

The holidays will be here before you know it, and having extra cash on hand is always appreciated. One unexpected place you might find it is with your home insurance. We've compiled some well-known—and lesser-known—ways that you can save money on home insurance. Follow these tips to lower your bills just in time for the holidays.

▶ **Raise your deductible**
Raising a \$500 deductible to \$1,000 could save you 20 percent

▶ **Ask about discounts**
You may qualify for insurance discounts:

- for being part of a professional association
- for being retired
- for paying via automatic bank payments
- for paying in full upfront
- for buying or building a new home
- for updating your utilities
- for a new roof and automatic sprinklers
- for being a loyal customer

▶ **Remove attractive nuisances**
You may be paying extra for high-risk items like trampolines, swimming pools, and playground equipment.

▶ **Take care of minor repairs**
Sometimes it's easy enough to take care of minor repairs on your own, out-of-pocket, to avoid filing a claim.

▶ **Skip a payment**
Some insurance companies allow you to skip payments around the holidays and during the summer.

▶ **Buy home & auto insurance from the same company**
When you bundle your home and auto insurance, you can often qualify for reduced rates.

▶ **Make your home secure and disaster-resistant**
The better protected your home is, the less chance that there will be a claim. To protect against disasters and qualify for additional discounts, consider:

- storm shutters
- impact resistant roofing
- purchase a fire extinguisher
- install a burglar alarm
- use deadbolt locks

▶ **Check your credit score**
A credit score under 630 could increase your insurance rates, according to NerdWallet. You can get a free credit report once a year from the three credit agencies, TransUnion, Experian, and Equifax. Check your score, and take actions to improve it.

▶ **Review your insurance limits annually**
It's a good idea to review your policies annually to make sure you're not paying for coverage that you no longer need.

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