



Mistakes People Make When Buying Homeowner's Insurance

With all the options you have these days buying the right kind of homeowner's insurance can be confusing. Some advertisements want us to believe that purchasing homeowner's insurance should only take 7 minutes! Making purchases too quickly can cause mistakes. Taking time to consider your options can save you money and future headaches. We found at least five mistakes people sometimes make when purchasing homeowners insurance.

Not having the right value for your personal property

Most people under value their personal belongings. We recommend you complete a home inventory to make sure you have the correct value on all your property. Remember, the insurance covers what it costs to replace the item not what you paid for it.

Not fully understanding your policy exclusions

Every homeowner's policy has exclusions. Flood and earthquake are not included in a standard homeowner's policy. Wear and tear is also excluded.

Not using an independent agent

Buying insurance online or from a national firm is like going to only one car lot and buying the first car you see at the list price. As an independent agent we will search the market and review quotes from many insurance companies.

Using the wrong deductible

Increasing your deductible will lower your homeowner's insurance premium; however, make sure you have the resources to pay the deductible in the event of a loss. If you increase your deductible to \$2,500, do you have the \$2,500 to pay the deductible? We can help you understand how deductibles work and set the right one for your individual situation.

As insurance professionals we will guide you through the purchasing process and keep you informed of how these issues will impact your personal insurance program.

Berry Curtis Insurance is a family owned and operated insurance agency dedicated to providing quality insurance solutions to clients near Redding, California since 1986. When you work with Berry Curtis Insurance, you'll experience the exceptional service and attention to detail that you can only find with an independent insurance agency.

