

# 12 Ways To Save On Homeowner's Insurance

(NAPSA)—If you don't like coming home to high homeowner's insurance bills, you may want to heed some tips from the experts.

These 12 tips may help streamline your insurance bill:

1. Shop around. Check with different companies to get rate quotes. Use the Internet to get online quotes, such as the ones at MSN Money.

2. Raise your deductible. The deductible is the amount of money you have to pay toward a loss before your insurance kicks in. While they typically start at \$250, increasing it to \$1,000, for example, could save you 24 percent.

3. Buy your home and auto policies from the same company. Some companies will give you a multi-line discount.

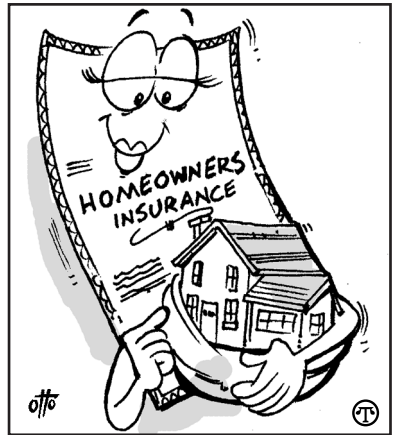
4. Consider insurance when buying a home. A newer home's electrical heating and plumbing systems may be in better condition than those of an older home and can lead to a discount on your premium.

5. Insure your home, not the land. Don't include the value of the land in deciding how much homeowner's insurance you need to buy.

6. Improve safety and security. Items such as deadbolt locks, burglar alarms and smoke detectors usually bring discounts of five percent each, depending on the company. An insurance company may also offer a significant discount of 15 to 20 percent if you install a sophisticated home security system.

7. Stop smoking. Smoking accidents account for more than 23,000 residential fires every year. Some insurers offer to reduce premiums if no one in the home smokes.

8. Senior discounts. If you're at least 55 and retired, you may qual-



**Protecting your home and its contents may be less expensive if you follow a few simple tips.**

ify for a discount.

9. Group coverage. Alumni and business associations often work out insurance deals with an insurance company, which includes a discount for association members.

10. Stay with an insurer. If you've kept your coverage with a company for several years, you may receive special consideration.

11. Check your policy annually. If you review your policy every year, you will be able to make the necessary adjustments.

12. Look for private insurance first. If you live in a high-risk area and think you'll be forced to buy homeowner's coverage from your state's high-risk insurance pool, check first with an insurance agent. You may be able to buy insurance at a lower price in the private insurance market.

For more on accessing your insurance needs, visit CNBC on MSN Money (<http://www.money.msn.com>) or use the financial planning tools within Microsoft Money software.