


# Saving Money When Buying Home Insurance

Whether you own your home or rent, it's helpful to protect what you own. You can save money on the cost of home insurance by doing certain things. Before you do these things, however, ask your insurance agent which items will give you a discount. Every insurance company is different. Ask how much you can save if you:

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1. Buy more than one policy, such as buying a home and auto insurance policy together
  2. Have a fire extinguisher
  3. Have smoke detectors
  4. Have deadbolt locks
  5. Are retired
  6. Have a burglar alarm
  7. Have a fire alarm
  8. Have wind-resistant shutters
  9. Remove a high-risk item, such as a trampoline
  10. Raise your deductible
  11. Have family members who are all nonsmokers
  12. Pay quarterly, semi-annually, or annually (instead of monthly)
  13. Do anything else