



Home Insurance

When purchasing a home, you will need to acquire homeowners insurance. In fact, all lenders will require a policy be in force prior to funding the loan. Make sure you have enough coverage, should anything happen. Policies refer to "replacement costs" that may not cover everything.

You should ask your insurance agent a lot of "what if" questions. The deductible amount also plays a big part in setting your premium. Higher deductibles lower the number of claims, and reduce your insurance costs.

Check with your insurance agent for more information on these issues, and any others. If you don't have an insurance agent, we have access to several top-notch agents we can refer you to with confidence. A great online resource can be found [right here](#).