

WHAT YOU NEED TO KNOW ABOUT HOMEOWNERS INSURANCE

Homeowners insurance protects you against unexpected losses to your home or property. Start shopping for policies early and leverage the expertise of your trusted REALTOR® to connect you with a licensed insurance agent, who can discuss options for payment.

Homeowners insurance can cover:

- Repairs or rebuilding of your house
- Repairs to other structures like a fence or detached garage
- Replacement of belongings inside your home
- Legal/medical costs for accidents on your property
- Temporary living expenses if you can't stay in your home

Standard policies typically cover:

- Fire
- Freezing
- Hail
- Lightning
- Theft
- Vandalism

Insurance costs vary based on your home's:

- Age
- Condition
- Size
- Location

Did you know most policies do not cover floods or earthquakes?



SOURCE: National Association of REALTORS®