

# 5 Homebuyer Tips

- **Don't file unnecessary claims.** Don't file a claim with your homeowners insurance unless absolutely necessary; it could damage your ability to get preferred rates, or cost you thousands in the long run.
- **Know your deductibles.** Homeowners insurance is designed to protect you from catastrophic events; not when Little Johnny next door throws his baseball through your window. Filing claims for amounts less than your deductible will have you paying more now and later.
- **Always run a clue report.** A CLUE (Comprehensive Loss Underwriting Exchange) Report will protect you from buying a house that's had excessive claims filed against it in the past, and save you thousands of dollars in unnecessary insurance costs. A good insurance agent should be able to provide you with a quick, free CLUE report prior to making an offer on a house. (If they can't, get a new insurance agent!)
- **Consider carrying a higher deductible.** Over the course of a few years, you can save thousands of dollars just by raising your deductible to \$5k. And while \$5k may seem like a lot out of your pocket, if you're able to put that money into a home emergency fund you'll be much better off in the long run.
- **Require documentation when buying an older home.** Has the home you're considering had upgrades to the electrical, plumbing, HVAC, or roofing systems? If so, there are steep discounts you need to take advantage of! To request a quote for your home, auto(s), or life insurance, fill out this 2-minute form.



**The Egly Agency**  
IN YOUR CONTACTS  
IN YOUR CORNER.

More questions? Call us at  
615-942-8728