



New Insurance.com research reveals top 5 home insurance discounts that save the most

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Study shows average percentage decrease to home insurance rate for common discounts

May 29, 2019 (Foster City, CA) – Insurance.com, the leading online resource for auto, home, health and life insurance expertise, today reveals research showing the top five home insurance discounts that garner the most potential savings.

The [Insurance.com](https://www.insurance.com) analysis reveals that a new construction discount nets the most savings among the home insurance discounts surveyed, with an average rate decrease of 36 percent. That's followed by buying your home coverage from your auto insurance company, known as "bundling," and employing fire-resistive resistant construction materials.

Based on Insurance.com's rate analysis, here's how much the top five discounts can decrease your home insurance rates, on average:

Home insurance discount	Avg. % rate decrease
New construction	36%
Home and auto bundle	19%
Fire resistive construction	12%
Superior construction (built with noncombustible materials)	11%
Masonry construction	6%
Loyalty 10 years	6%

In addition to getting all the discounts for which you qualify when insuring your home, Michelle Megna, editorial director of Insurance.com, offers these tips for ensuring you are getting the best coverage at the most affordable price:

- **Don't skimp on liability insurance.** Liability limits go from \$100,000 up to \$500,000, with \$300,000 the recommended amount to ensure sufficient coverage. Buying more liability protection is generally affordable. For example, based on Insurance.com rate data, a policy with \$100,000 in liability coverage and \$200,000 in dwelling coverage, with a \$1,000 deductible, costs an average of \$1,228 per year. The same policy with \$300,000 of liability protection costs just \$16 more.
- **Consider raising your deductible.** Hiking your deductible can save you money without sacrificing coverage. You just need to be sure you can afford to pay the deductible's out-of-pocket expense should you need to file a claim.
- **Compare rates from at least three insurers at least upon policy renewal.** Comparing rates from multiple insurers is one of the best ways to save on your home insurance because no two carriers charge the same for a policy.

"Insurance companies assess risk differently, so the price for a policy can differ by hundreds or even thousands of dollars," explains Megna. "Insurance.com's home rate research shows you can save about \$500 to \$2,500, on average, by comparing rates, depending on the coverage level you want. That's why you shouldn't 'set-it-and-forget it' when it comes to home insurance."

See the full article and methodology here: "[Best homeowners insurance discounts](https://www.insurance.com/homeowners-insurance-discounts.html)" <https://www.insurance.com/homeowners-insurance-discounts.html>

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Press contact:

Michelle Megna
mmegna@quinstreet.com

Or

Liberty Communications for QuinStreet
Rick Judge, 415-429-5652
QuinStreet@libertycomms.com