



## Insurance.com Guide Explains More than 25 Top Homeowners Insurance Discounts

March 10, 2021

*Resource enables home, condo owners and renters to access big savings on property insurance*

**Foster City, CA - March 10, 2021** - Homeowners looking for ways to cut costs may inadvertently ignore an important source of savings -- discounts on their insurance. To help policyholders understand how much they can save, [Insurance.com](#) releases the [Best Homeowners Insurance Discounts](#) guide detailing available discount types and the companies that offer them.

Average discounts include:

- **New home construction:** This discount, which can on average save homeowners 40%, is for recently purchased, new construction homes.
- **Age of home:** Dwellings five years old or newer can access a discount of about 26%.
- **Upgrades:** Some discounts go into effect when policyholders make upgrades to their home, such as an average discount of 13% for simultaneous electrical, plumbing, and heating upgrades, as well as 11% for upgrading the roof.
- **Construction type:** The type of home construction may yield various discounts, including fire resistive (11%), superior (11%), masonry (7%), and asbestos/stucco (4%).
- **Loyalty:** Homeowners who remain with the same insurance company for ten years or more may receive an 8% discount, on average.

Some little-known discounts that may be overlooked include savings for having a fire extinguisher (1%), smoke detector (2%), or storm shutters (1%). Insurance explains how discounts are applied and shows the companies that offer the best savings for various discount categories.

"[Home insurance](#) companies offer options that can save you money -- but you have to know what discounts you deserve first," explains Michelle Megna, editorial director for Insurance. "The good news is you can still save money on your bill without skimping on the coverage you need."

The Insurance website provides several [home insurance calculators and tools](#) to help homeowners, condo dwellers and renters learn about average insurance rates in their ZIP code.

Megna is available to provide information on Insurance's methodology and answer questions about steps homeowners can take to maximize their savings.

### About Insurance

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