

PROTECTING YOUR NEW HOME



What to Ask an Insurance Agent

Making insurance decisions is an important step in purchasing a home. Reference the check list below and speak with the experts at Rand so you can feel confident that your new investment is adequately protected.

- What are the key components of a homeowners policy?
- How are my rates determined? What are my deductible options? How much coverage should I consider?
- Does homeowners insurance provide guaranteed replacement cost coverage for structure and contents?
- What other policies are required, or should I consider? Wind? Flood? Earthquake? Excess Liability? Cyber?
- Can I purchase additional coverage to insure my valuables, such as fine art or jewelry?
- In making my home safer, can I reduce the overall cost of insurance? Will having a fire or burglar alarm or other alarm components make me eligible for discounts?

For more information, please contact Lindsay Rand McGuckin at Rand Insurance at 203-637-1006 or lrand@randinsurance.com