

**HERE ARE A FEW THINGS YOU CAN DO TO SAVE ON HOMEOWNERS  
INSURANCE PREMIUMS.**

- 1) BULDING A MASONARY TYPE HOME AS APPOSED TO A FRAME COULD SAVE YOU 30% TO 50% A YEAR IN INSURANCE PREMIUMS EVERY YEAR AS LONG AS YOU OWN YOUR HOME. IF YOU ARE BUILDING A FRAME HOME USE A HARDI BOARD EXTERIOR TO SAVE PREMIUMS. MOST INSURANCE COMPANIES GIVE MASONARY RATES WHEN USING HARDI BOARD ON THE EXTERIOR OF THE HOME.**
- 2) MAKING YOUR ROOF GEOMETRY HIP INSTEAD OF GABLE COULD ALSO REDUCE YOUR INSURANCE PREMIUMS AROUND 10% TO 20% PER YEAR ON THE HURRICANE PORTION OF YOUR PREMIUMS.**
- 3) INCREASE THE WIND LOAD SPECIFICATIONS ON YOUR HOME. FOR EXAMPLE, USE DOUBLE STRAP TIE DOWNS INSTEAD OF SINGLE STRAPS ON FRAME HOMES AND USE REINFORCED CONCRETE TIE DOWNS ON MASONARY HOMES. ALSO ADD A SECONDARY WATER BARRIER BY TAPING AND SEALING OFF THE SEAMS ON THE ROOF SHEATING PRIOR TO PUTTING THE ROOFING MATERIAL ON. BOTH OF THESE WILL ALSO REDUCE THE HURRICANE PORTION OF YOUR INSURANCE PREMIUMS AS WELL.**

**THESE ARE JUST A FEW THINGS YOU CAN DO TO REDUCE THE INSURANCE PREMIUMS ON YOUR NEW HOME. ALTHOUGH THEY WILL COST YOU MORE MONEY INITIALLY, THE LONG TERM SAVINGS ON YOUR INSURANCE PREMIUMS WILL OUT WEIGHT THE INITIAL COST. ASK YOUR BUILDER ABOUT PRICING THESE UPGRADED FEATURES IF THEY ARE NOT STANDARD. MAKE SURE YOUR BUILDER WILL FILL OUT A WIND MITIGATION FORM FOR YOU AS PART OF YOUR CONTRACT AT NO EXTRA CHARGE SO THAT YOU GET EVERY WIND LOAD DISCOUNT AVAILABLE. WHEN CALLING AROUND TO GET PRICE QUOTES ON YOUR INSURANCE ASK THE AGENT TO PRICE THE HOME WITH ALL THE EXTRA FEATURES AGAINST THE STANDARD FEATURES TO SEE THE DIFFERENCE FOR YOUR SELF. CALL ME ANYTIME WITH ANY OF YOUR INSURANCE QUESTIONS OR FOR A PRICE QUOTE, I WILL BE GLAD TO HELP IN ANY WAY I CAN.**

**Information provided by SOUTHERN INSURANCE AGENCY  
OF CHIEFLAND**