



# **What You Need to Know About Homeowners Insurance Before You Buy**

**Insurance isn't just a closing table checkbox; it's part of your long-term cost of ownership. And lately? It's getting pricier. Let's walk through how to protect yourself from surprise premiums or policy cancellations after you close.**

### **What's Driving Up Insurance Costs?**

- Prior claims on the property (yes, even from the previous owner!)
- Your credit-based insurance score
- Post-closing inspections that flag roofs, wiring, or trees

### **Here's What You Can Do:**

- ✓ Shop Early. Get quotes before you go under contract. Rates vary wildly.
- ✓ Request the CLUE Report. This shows past insurance claims on the home.
- ✓ Negotiate Repairs. If insurance red flags a roof or plumbing, ask the seller to fix it before closing.
- ✓ Consider working with an Independent Agent. They'll shop multiple carriers for you.
- ✓ Understand Post-Close Inspections. Insurance companies may re-inspect after you buy. If issues are found, you could face cancellations or rate increases.
- ✓ Improve Your Credit Score. It can lower your premium.
- ✓ Consider a Higher Deductible. Lower premiums = more upfront cost if you file a claim.
- ✓ Think Twice Before Filing Small Claims. Too many can get you dropped.
- ✓ Get a Roof Certification. Especially if it's older but still solid.

Let's talk through this during your buyer consult—so you're covered before, during, and after closing.

**At Today's Home, we don't just help you buy a house—we help you make wise decisions every step of the way. It's always more than just a house.**