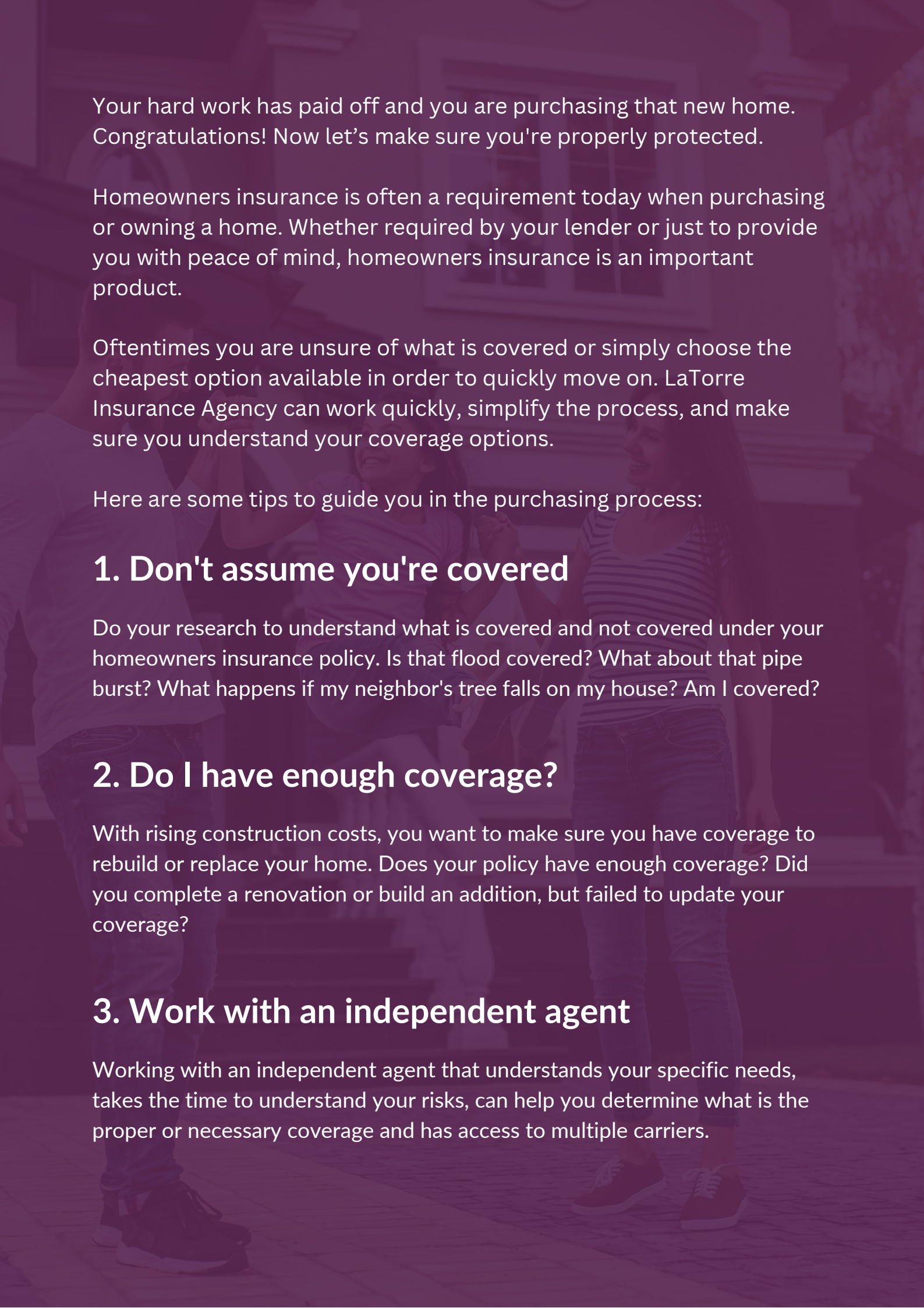


# 5 Tips for Choosing Homeowners Insurance

Have a plan for unforeseen calamities



Your hard work has paid off and you are purchasing that new home. Congratulations! Now let's make sure you're properly protected.

Homeowners insurance is often a requirement today when purchasing or owning a home. Whether required by your lender or just to provide you with peace of mind, homeowners insurance is an important product.

Oftentimes you are unsure of what is covered or simply choose the cheapest option available in order to quickly move on. LaTorre Insurance Agency can work quickly, simplify the process, and make sure you understand your coverage options.

Here are some tips to guide you in the purchasing process:

## **1. Don't assume you're covered**

Do your research to understand what is covered and not covered under your homeowners insurance policy. Is that flood covered? What about that pipe burst? What happens if my neighbor's tree falls on my house? Am I covered?

## **2. Do I have enough coverage?**

With rising construction costs, you want to make sure you have coverage to rebuild or replace your home. Does your policy have enough coverage? Did you complete a renovation or build an addition, but failed to update your coverage?

## **3. Work with an independent agent**

Working with an independent agent that understands your specific needs, takes the time to understand your risks, can help you determine what is the proper or necessary coverage and has access to multiple carriers.



## 4. Make a plan

Work with agent to formulate a plan, plug coverage gaps and put your mind at ease.

## 5. Review and update your coverage every year

You need to make sure your coverage stays up to date. Annual reviews are important. Just like an annual physical, or tune up, your insurance needs to be updated each year. Don't get caught with an uncovered claim!



**You deserve to have peace of mind  
when it comes to your coverage.**

Get your quote now at

**[www.latorreinsuranceagency.com](http://www.latorreinsuranceagency.com)**

