

INSURANCE 101

What you need to know...



Insurance

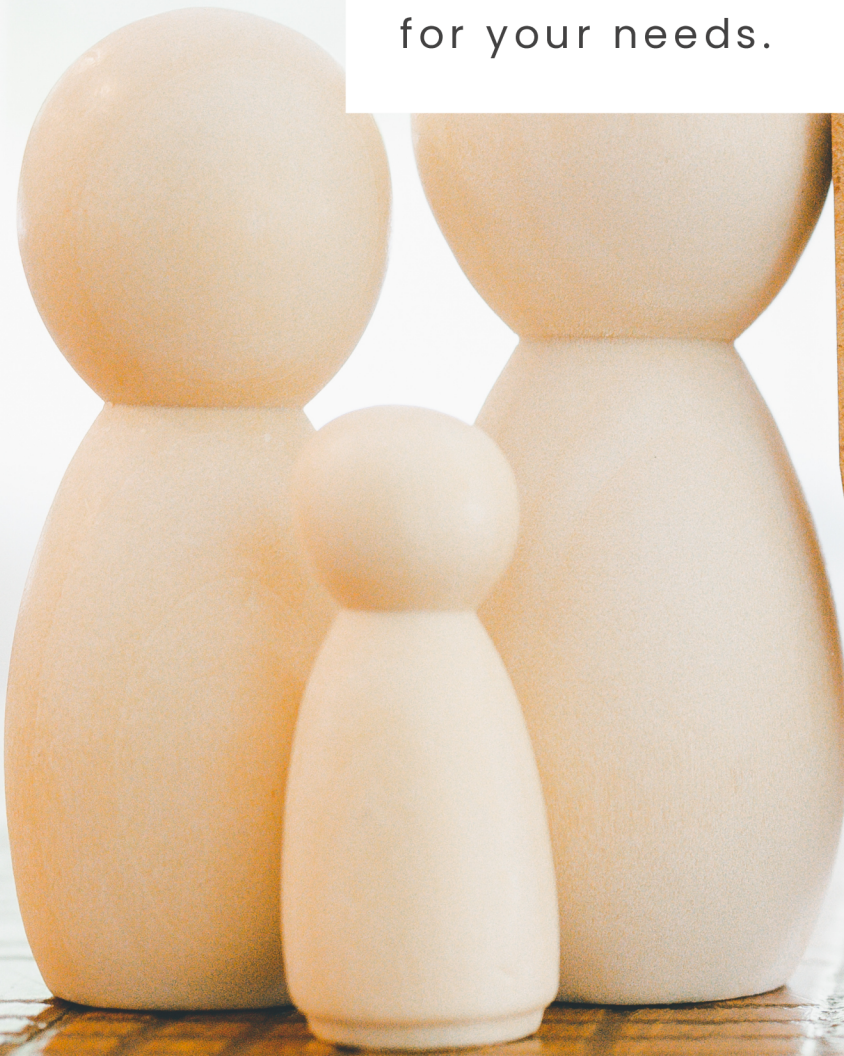
REMIFINOW.COM | 800.431.1277

HOMEOWNERS 101

What you Need to Know

HOMEOWNERS INSURANCE 101: What You Need to Know

Homeowners insurance is an essential safeguard for your home and belongings, providing financial protection against unexpected events. Here's a breakdown of what it covers, what it doesn't, and how to make the best choice for your needs.



WHAT'S COVERED?

WHAT HOMEOWNERS INSURANCE COVERS

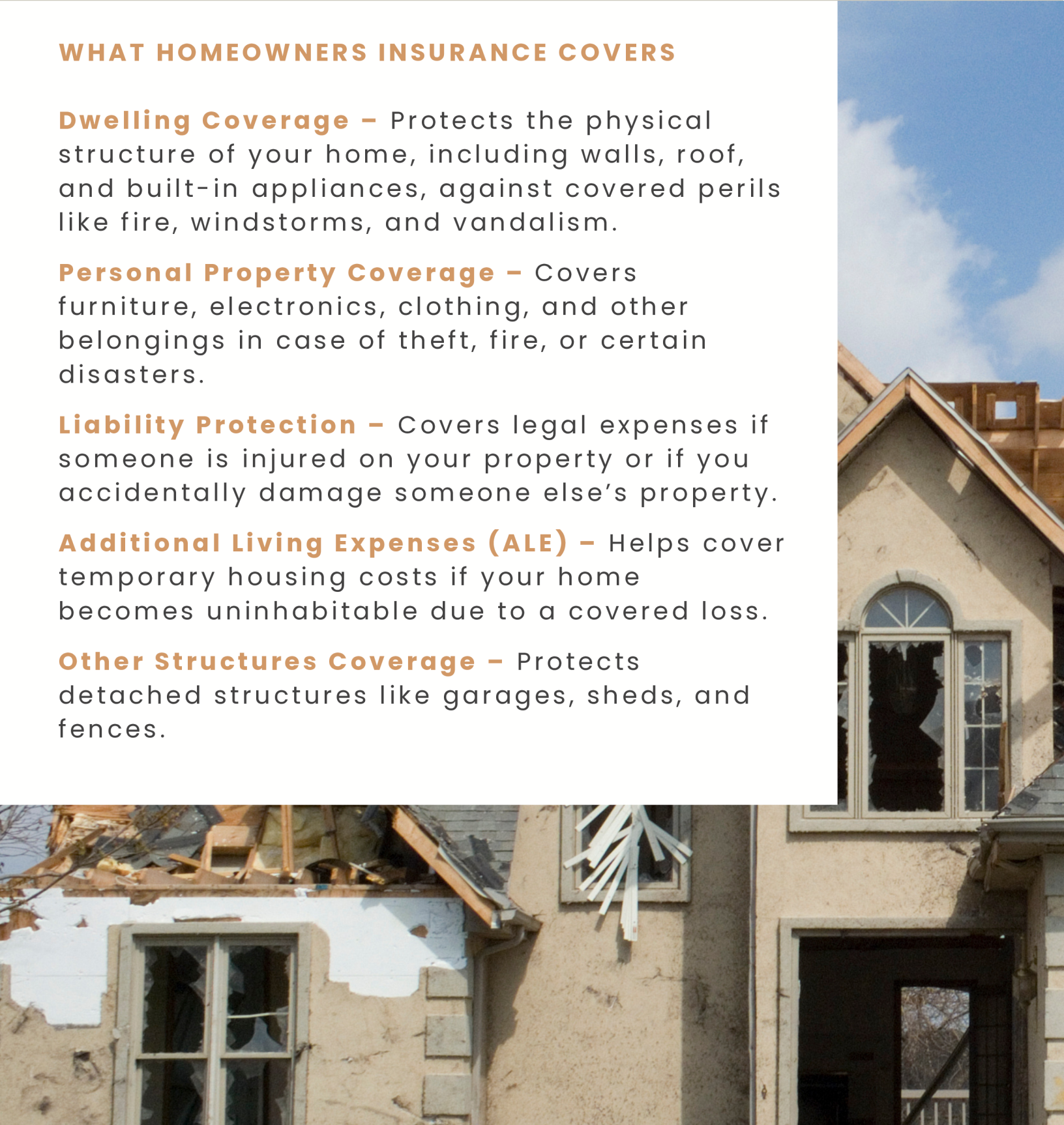
Dwelling Coverage – Protects the physical structure of your home, including walls, roof, and built-in appliances, against covered perils like fire, windstorms, and vandalism.

Personal Property Coverage – Covers furniture, electronics, clothing, and other belongings in case of theft, fire, or certain disasters.

Liability Protection – Covers legal expenses if someone is injured on your property or if you accidentally damage someone else's property.

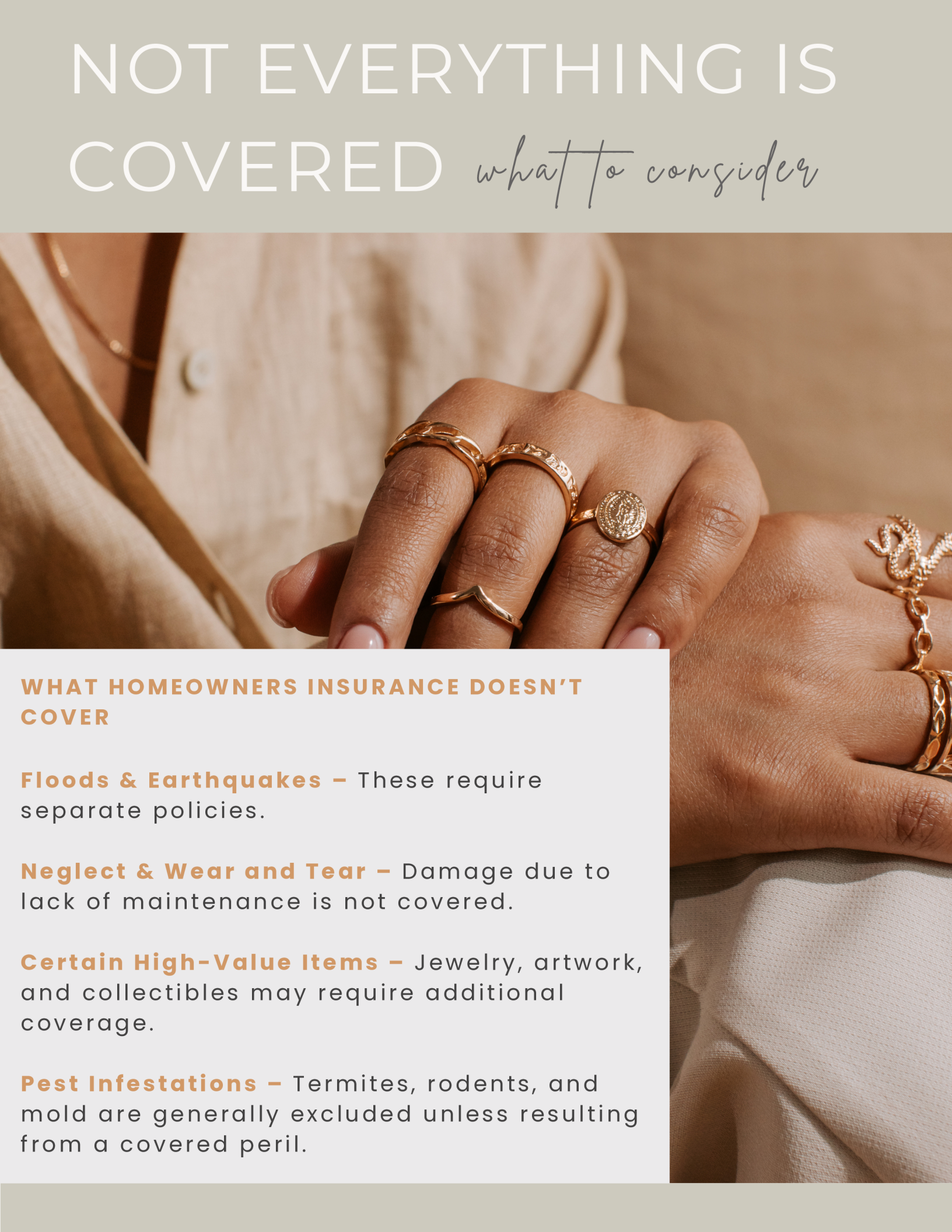
Additional Living Expenses (ALE) – Helps cover temporary housing costs if your home becomes uninhabitable due to a covered loss.

Other Structures Coverage – Protects detached structures like garages, sheds, and fences.



NOT EVERYTHING IS COVERED

what to consider



WHAT HOMEOWNERS INSURANCE DOESN'T COVER

Floods & Earthquakes – These require separate policies.

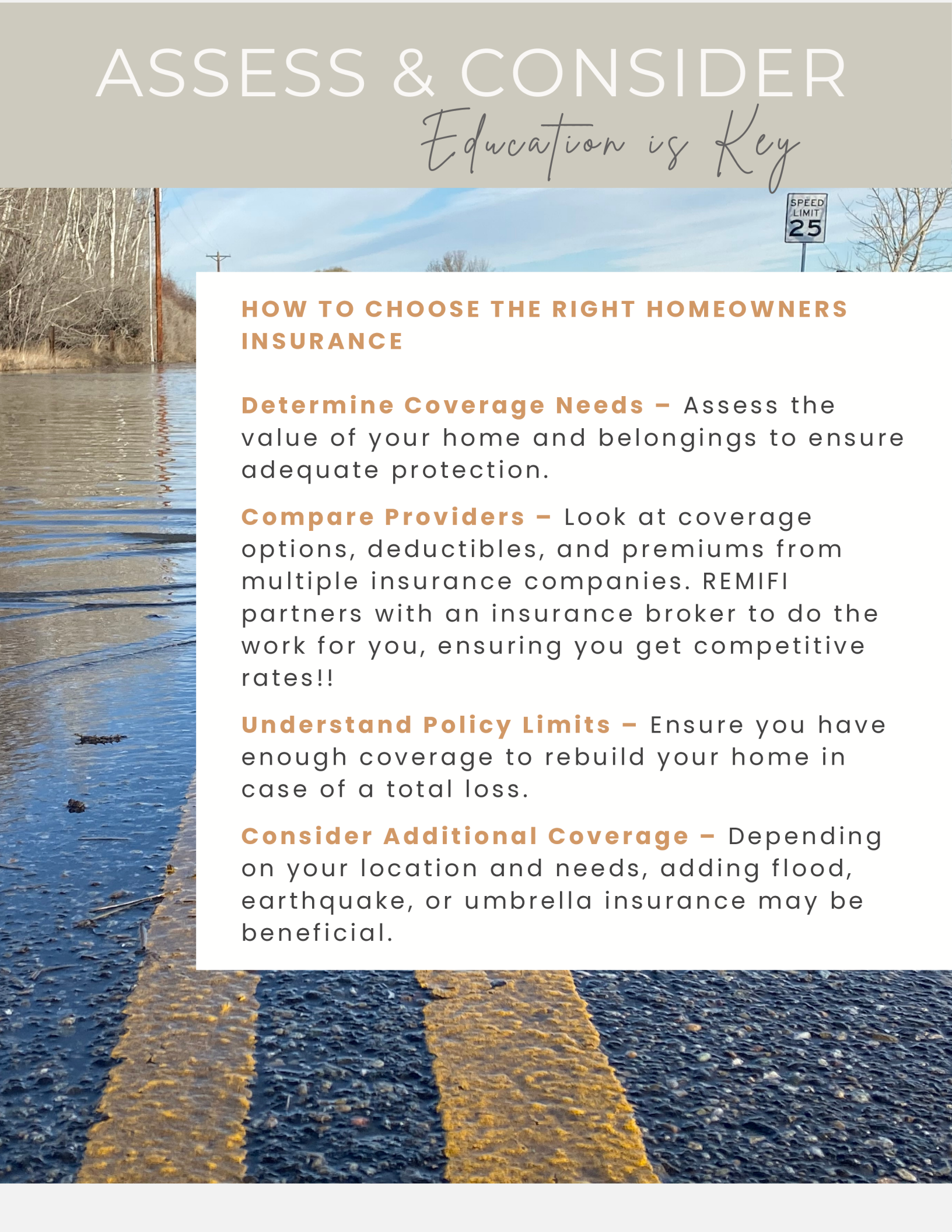
Neglect & Wear and Tear – Damage due to lack of maintenance is not covered.

Certain High-Value Items – Jewelry, artwork, and collectibles may require additional coverage.

Pest Infestations – Termites, rodents, and mold are generally excluded unless resulting from a covered peril.

ASSESS & CONSIDER

Education is Key

A photograph of a flooded road. The water is murky brown and reflects the sky. In the background, there are bare trees and a speed limit sign that reads 'SPEED LIMIT 25'. The road surface is visible in the foreground, showing yellow painted lines.

HOW TO CHOOSE THE RIGHT HOMEOWNERS INSURANCE

Determine Coverage Needs – Assess the value of your home and belongings to ensure adequate protection.

Compare Providers – Look at coverage options, deductibles, and premiums from multiple insurance companies. REMIFI partners with an insurance broker to do the work for you, ensuring you get competitive rates!!

Understand Policy Limits – Ensure you have enough coverage to rebuild your home in case of a total loss.

Consider Additional Coverage – Depending on your location and needs, adding flood, earthquake, or umbrella insurance may be beneficial.

TIPS TO LOWERING RATES

+ final thoughts

WAYS TO LOWER YOUR PREMIUM

Bundle Policies – Combining home and auto insurance can offer discounts.

Increase Your Deductible – A higher deductible can lower your monthly premium.

Improve Home Security – Installing security systems and smoke detectors can reduce costs.

Maintain a Good Credit Score – Many insurers factor in credit history when determining rates.

FINAL THOUGHTS

Homeowners insurance isn't just a requirement—it's a vital financial tool to protect your most valuable asset. Take the time to understand your options, compare policies, and ensure you're fully covered. Need assistance? Reach out to REMIFI for personalized insurance guidance!

REMIFI

— REAL ESTATE —
MORTGAGE | INSURANCE

PROTECTION

for Peace of Mind



REMIFI
— REAL ESTATE —
MORTGAGE | INSURANCE

4INFO@REMIFINOW.COM

REMIFINOW.COM | 800.431.1277

© 2025 REMIFI. All rights reserved. REMIFI, LLC is a lead generation and marketing company that connects consumers with licensed mortgage, real estate, and insurance providers, including Approved Mortgage, eXp Realty, and STRIVE Financial LLC. REMIFI is not a licensed provider and does not offer financial, real estate, or insurance services. Providers operate independently, and REMIFI does not provide these services or receive referral fees. Consumers are encouraged to conduct their own due diligence before making financial or real estate decisions. Unauthorized use or reproduction of this material is prohibited.