

## Where to Find Reasonable Home Insurance Rates

Finding reasonable homeowners insurance rates in Tampa is sometimes a major pain in the &ndash; pocketbook. However, if you know where to look, you'll wind up a winner.

The first thing to keep in mind is that lately, with all the hurricanes, there are a lot of major insurance companies who have stopped writing policies in Tampa (and other places). This of course drives the rates right up.

This means the insurance market shrinks in places like Lutz and Wesley' Chapel and it gets harder for homeowners to find reasonable rates. So the way to be proactive in keeping your rates down is to do some website comparisons.

This doesn't mean buy insurance online, just that you have the chance to compare what various companies offer. For instance, some companies have toll free numbers for you to talk to an agent (for free) and get all your questions answered.

If you want to save enough on insurance premiums to make a difference in the long-term, then kick up the deductible on your policy. The savings you get will make up the increased deductible. Just ask the agent you talk to in Lutz about getting a higher deductible.

Think smart and consolidate insurance. In other words buy all your insurance at the same company you choose in Wesley's Chapel. That move alone may save you anywhere from 10% to 30% on insurance costs.

Have all the burglar bells and whistles on your home to make it more secure. For instance smoke detectors, fire extinguishers, deadbolts etc. This will pay off in a tidy discount on your homeowner's insurance.

Here's one other thing that not a lot of people think about. Only insure your personal possessions and your home, not your land in Tampa or Lutz. And last, but not least, ask right up front is there are any discounts going. If you speak to an agent in Wesley's Chapel, s/he'll be able to let you know what discounts would apply in your circumstances.

Usually there are good discounts and they may apply to seniors, those in police work or the military or non-smokers. There are other discounts, so just ask about them, and make sure to deal with a local insurance agent who knows the area and knows the market. This makes sure you get the good deals.