

## **3 Tips for Cvillians to Shave Insurance Premiums**

For most area homeowners, the 110-decibel wail of nearby fire engines may not be a sought-after feature when selecting the ideal neighborhood. Nonetheless, according to *The Wall Street Journal*, living close to firehouse has its advantages. Safety is one - a reduction in your homeowner's insurance bill, another.

Not all homes in Charlottesville can have the advantage of being next door to a firehouse, but just about everybody knows that having the proper insurance is important to protect not only the structure itself but also the valuables within. Here are three possible actions you could take this month, any or all of which might reduce the cost of your homeowner's insurance premium:

**Shop Around** – We are much more likely to spend our time “liking” dancing cat photos on social media annually than in planning advanced insurance coverage strategies. Nonetheless, a visit to the [website](#) of the National Association of Insurance Commissioners can help identify important nuances when selecting a vendor. *Example: review complaints.*

**Reduce Coverages** - Most people insure their homes for the full amount they paid at the time of purchase. If you bought your home in Charlottesville for \$450k, you automatically insured it for that amount. But in the event of a loss event like a fire, you don't necessarily need the full purchase price to rebuild the property—remember, that purchase price included the cost of the land. This idea should be weighed realistically against today's costs. Take care not to go lite on the replacement cost of your belongings (many folks do). A new inventory can help in that department and a simple 5 minute video on your smart phone could be worth its weight in gold during an insurance claim!

**Just Ask!** - While discounts vary with each insurer, the following details might qualify your home in Charlottesville for a discount if you just go ahead and inquire:

- Multi-policies with the same company.
- Length of time with the same company.
- A smoke detector or sprinkler system.
- An alarm system, deadbolt locks, or other security measures.
- You have not made a claim in recent history.
- Your household doesn't include smokers.
- You qualify for a senior discount.
- Your credit score has improved.

While not all of us are willing to move next door to a firehouse to save on our home insurance, there are multiple ways to whittle down policy premiums. I'm here as a resource for your Charlottesville property-related questions anytime: just give me a call!



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**SETH BATTON**

REALTOR, ABR®, e-PRO®

Born and raised in the Shenandoah Valley of Central Virginia, I love everything outdoors. Most of my free time is spent hiking, rock climbing, playing water sports, or cooking out on the back deck with friends. As a child, my parents built me with the core values of a southern gentleman. Trust starts with honesty and honesty builds integrity. I'm a technology guru! One of my favorite hobbies is restoring old homes in depressed neighborhoods to meet the needs of our generation today. My mission is to build a career worth having, a business worth owning, and a life worth living.

I'm an Accredited Buyer's Representative (ABR) with the National Association of Realtors. Which means I have extensive training to help walk you through the home buying process from start to finish. From lenders and home inspectors to mortgage agents and closing companies, together we will find the best home for your family's needs!

As an e-PRO®, I can show your home to over 500 million visitors today. And you don't even need to vacuum! Curb appeal isn't just about looking good from the street. It's about looking good from the digital highway!

### **For more information contact me at:**

***Seth Batton, Realtor***

***3510 Remson Ct., Suite 301***

***Charlottesville, VA 22901***

***(c) 540-241-1877***

***(w) 434-220-2200***

***SethBatton.com***

***[seth@FindHomesInCharlottesville.com](mailto:seth@FindHomesInCharlottesville.com)***



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