



TIPS FOR SHOPPING FOR HOMEOWNER'S INSURANCE

Determine how much coverage you need – you should carry a minimum of 80 percent of the full replacement cost of your home. Remember, replacement costs can fluctuate year-to-year. Check your local building codes periodically. If your home is severely damaged, you may be required to rebuild and comply with the newest minimum standards, which could increase costs.

Learn what kinds of policies are available to meet your needs.

Comparison shop—prices of insurance can vary widely.

Consider service—select a company that will answer your questions and handle your claims fairly, efficiently and quickly.

Make sure the company and agent are licensed to do business in North Carolina.