

# Homeowners Insurance Consumer Tip Sheet

Call the Fair Housing Center at (419) 243-6163 if...



A. You think an insurance agent is avoiding you or not providing needed information. For example...

- An agent says she/he will call you back with information... but doesn't
- An agent does not provide quotes for homeowners insurance
- An agent does not show up for a meeting or call to reschedule

B. You are told that your home does not qualify for insurance or the best type of insurance because of...

- The age of your home
- The location of your home
- The price of your home
- A moral hazard
- Unreasonable condition requirements
- The difference between the market value and the replacement cost of your home
- Your credit report
- A reason that does not make sense to you



C. You are told that the insurer will have to write your policy with the Ohio Fair Plan after learning of the location of your home.

D. The insurance company is not paying claims.

**Be smart! For most people, your home is your most valuable asset! Protect it!**



- **Make sure you have enough insurance to rebuild your home.** Call your insurance agent to determine the insurance company's calculation of the cost to rebuild your home. If you are not insured to that level, get a quote and consider increasing your coverage. Ask what the repercussions are if you have a major claim.
- **Take photographs of your home and possessions.** Store a copy of these pictures in a safe place away from your home.
- **Comparison Shop.** Compare prices. Ask questions. Remember to compare apples to apples. When shopping, make sure that you are comparing comparable limits and benefits.