10 Questions To Ask Your Insurance Agent

Finding the right Florida home insurance policy can be challenging. Getting the right information on what the best homeowners insurance policy will be takes knowledge and expertise on the part of the insurance agent. Before purchasing a homeowners insurance policy, your agent should be able to answer these questions:

1. What does a standard Florida homeowners insurance policy cover?
2. Do I need flood insurance?
3. How much is homeowners insurance?
4. Does my policy have limits on what will be covered?
5. What will my deductible be?
6. Are there any discounts I qualify for?
7. What is excluded from coverage?
8. Can I get additional coverages like more personal property, golf carts, etc.?
9. Does my policy protect me when away from home?
10. How long does it take to pay a claim?

These are some of the most important questions you should ask your agent. The answers given should help you determine whether or not the agent can work on your behalf and meet your needs. Being proactive rather than reactive will help you make an educated, informed decision that provides the best benefit for you.

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