

## 20 Homeowners Insurance Discounts You Might Be Missing

Use this checklist to review your eligibility and reduce your annual premium.

- [ ] Smoke detectors, fire alarms, and extinguishers - Source: [iii.org](http://iii.org)
- [ ] Central burglar and fire alarm systems - Source: [allstate.com](http://allstate.com)
- [ ] Deadbolt locks and reinforced doors - Source: [iii.org](http://iii.org)
- [ ] Water leak detection systems - Source: [progressive.com](http://progressive.com)
- [ ] Storm-proof roofing and window upgrades - Source: [fema.gov](http://fema.gov)
- [ ] Sump pumps and backup generators - Source: [iii.org](http://iii.org)
- [ ] Fire-resistant building materials - Source: [nfpa.org](http://nfpa.org)
- [ ] New roof installation - Source: [iii.org](http://iii.org)
- [ ] Plumbing and electrical upgrades - Source: [naic.org](http://naic.org)
- [ ] Claims-free history - Source: [naic.org](http://naic.org)
- [ ] Homeowners Association (HOA) membership - Source: [iii.org](http://iii.org)
- [ ] Bundling home and auto insurance - Source: [allstate.com](http://allstate.com)
- [ ] Higher deductibles - Source: [iii.org](http://iii.org)
- [ ] Green home features (LEED, Energy Star, etc.) - Source: [energy.gov](http://energy.gov)
- [ ] Senior or retiree discount - Source: [iii.org](http://iii.org)
- [ ] Loyalty and renewal discounts - Source: [naic.org](http://naic.org)
- [ ] Gated community or low-crime neighborhood - Source: [iii.org](http://iii.org)
- [ ] Paperless billing and autopay - Source: [progressive.com](http://progressive.com)
- [ ] New home construction - Source: [iii.org](http://iii.org)
- [ ] First-time homeowner programs - Source: [allstate.com](http://allstate.com)

*Tip: Call your insurance agent annually to review your policy and make sure you're receiving every discount you qualify for.*

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