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Get Your Best Home Insurance Quote by Mason Ward

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If youâ€™ve just bought a home, a condominium, or a townhouse and are looking for good home insurance, you need to know where to find the best home insurance quote you could possibly get. As youâ€™re probably aware, there are lots of places to get a home insurance quote â€“ on the internet, through a quote machine that will give you quotes for multiple companies, on the phone, or at a face-to-face meeting with an insurance agent. But which way is the best way? It really all depends on how you use the tools available to you. Here are some good ideas to get you thinking.

Internet Quotes

Best For: Speed and Variety

You can get an online insurance quote from many insurance providers in a matter of half an hour, and you can do it from the comfort of your own home. You can get these quotes from individual insurance companies or from a quote generator that will give you quotes from several insurance companies at once. The best part about this is that it allows you to see lots of quotes in a short amount of time.

On the other hand, dealing with a company solely online may not give you a good idea of that companyâ€™s style of customer service. While you may find a company with a flashy website and a rock bottom price, you might come to find out when your basement floods that the company is really awful to work with. So, one word of caution when working with an internet home insurance quote: be sure you know more about the company than what they choose to tell you on their website.

Phone Quotes

Best For: More Accuracy and a Feel for the Company

Calling individual insurance companies over the phone can take more time than looking up a home insurance quote online, but it can be worthwhile. Calling an insurance agent or customer service representative can give you a better, more accurate quote because he or she will be able to give you a good idea of discounts or even things you might be able to add to your home that would knock some money off your insurance premium.

Also, unlike getting a quote online, a phone call for a home insurance quote can give you a good idea of how a company deals with its customer. This is very important, as youâ€™ll be dealing with this company during some of the more stressful times of your life, and you want to know that you can trust them.

In Person Quotes

Best For: Getting to Know and Agent

Thought not all insurance companies are dealing through local agents anymore? Some are. If you prefer to go this route for your home insurance, which can be wise from a customer service point-of-view, you should talk to your agent about your home insurance quote face-to-face. That way, before you sign anything, youâ€™ll really get to know your agent. Also, since your insurance agent will want to keep your business, he or she will probably do anything possible to get you some good discounts on your insurance.

Put it Together

Possibly the best way to find a good home insurance quote is to move through these methods in order. Weed out the most expensive companies online, and then start making a few phone calls. Find just one or two companies youâ€™re interested in, and if they deal through local agents, go see an agent to really get a feel for the company and to finalize your quote and start your paperwork.

Mason Ward - About Author:
a Home Insurance Quote | a Homeowners Insurance Quotes

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