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Home is where the heart is; it is the places where people feel relax and secure. Every homeowner should have a home insurance. The loss of oneâ€™s home to fire, flooding, hurricane or earthquake would be devastating. If one owes on the house the lender will probably insist on a home insurance. It is important to know what one is insured for and check to make sure one has adequate homeownerâ€™s coverage.

Hazards in Florida:

There are a number of perils that can affect ones property in Florida especially hurricanes and flooding. Most homeownerâ€™s policy does not cover flooding so one has to insure specifically against it. There are several florida homeowners insurance companies who offer a wide variety of home insurance policies.

What does Homeownerâ€™s Insurance protect?

Each policy provided by the Florida Homeownerâ€™s insurance Companies is different, but the standard usually provides the following:

â€¢ Broad coverage of damage to ones house and any permanent structures on the property, unless the cause of damage is specifically excluded from the policy.

â€¢ Damage to ones personal property due to causes mentioned in the policy.

â€¢ Limited coverage which is provided for things like stolen jewellery. Coverage varies depending on the state of residence.

â€¢ Additional coverage for valuable items which can be purchased through endorsements to ones homeownerâ€™s policy.

Discounts Available:

One may qualify for a number of discounts in the policy if one has the following:

â€¢ A monitored alarm system.

â€¢ Deadbolt on the door.

â€¢ Smoke detectors in the house.

â€¢ A sprinkler system.

Often when the Home Insurance coverage is purchased, its cost can be incorporated in the mortgage payment of the house. There are separate kinds of policies for landlords and tenants. The Landlordâ€™s home insurance policy does not cover the personal belongings of the tenant. Thus they should go for a separate policy like Renterâ€™s insurance policy. This helps to protect personal property and belongings like furniture, TV, clothing and jewelry. Most policies also provide liability coverage which gives one financial protection if someone is injured on the rental property.

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For more information on a florida homeowners insurance companies, check out the info available online at http://www.alliedinsgroup.net

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