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Homeownersâ€™ insurance premiums are sky high and they seem to be going up every year. Itâ€™s just one of those facts of life, right? Well, not entirely. There are some steps you can take to lower your homeownersâ€™ insurance premiums and they mostly center on home security. Follow the advice in this article and you will see your premiums dip to a level you probably havenâ€™t seen in years.

1. Install a home security system in your house. This is the number one thing you can do to make your premiums lower. Be sure to inquire as to which security systems your insurance companies require in order to get the discount. You will usually have to have one that includes third-party monitoring services, since often, those companies have insurance of their own to protect against their clients getting robbed after they install their systems.

2. Put a fence up around your property. You might not realize it, but fencing can lower your insurance premiums because it improves the security outside of your home. You will want a fence that is tall enough to be an obstacle for burglars to climb over. In addition, a fence this high will give you much-needed privacy in your backyard. Remember that a fence will impede a burglar from getting into your house and also affect his rapid getaway as well.

3. Install a fire alarm in your home. This is going to decrease your insurance premiums significantly since your house is much safer with a fire detector installed. Not only do you want one in the event that your house is on fire so you and your family can get out safely, but you will also be able to summon emergency personnel as quickly as possible, hopefully saving your house. Many times, a fire alarm can be added onto your home security system, which means it will be monitored just as closely for fire as for burglary.

4. Establish a neighborhood watch group. Insurance companies like neighborhood watch groups because they make neighborhoods safer because such groups deter burglars from even entering the area.

All of these suggestions are going to benefit you in terms of home security whether or not they actually lower your homeownersâ€™ insurance premiums. Keep in mind that you will have to prove that you have made these improvements to your security plan to your insurance company so keep all receipts, all documents and take pictures to send into the company to make your premiums as low as they can possibly be.

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