# Ways To Know You're Being Overcharged for Home Insurance

It’s difficult to identify thewaysin which **you're being overcharged for home insurance**. Check out these tips and tricks for assessing your rates.

Fewer people are buying houses these days; they’re expensive and time-consuming to maintain. Navigating the waters of home insurance is even trickier. The **ways to know you're being overcharged for home insurance** are difficult to identify. Here are the signs to check.

#### Your Rate Doesn’t Match Comparisons

While it’s wise to compare rates before you purchase a policy, you might have skipped that step if you worked with an agent or bought in a hurry. Take a look at home insurance rates online or ask your friends and family what they pay to see if your rate is low, moderate, or too high.

#### You Have Policies Through Separate Providers

One of the best [ways to avoid being overinsured](https://www.saferoadinsurance.com/blog/tips-to-help-you-avoid-being-over-insured-in-los-angeles.aspx) is to bundle your policies with the same provider. Most will give you a deal if you get your home and auto insurance from them. You may also be able to get RV, motorcycle, life, and other types of insurance through a single agent or provider.

#### You Can’t Remember Your Last Home Inspection

Poor home maintenance can result in higher insurance premiums. It’s important to have your home inspected every few years so you can improve any problems. Even if you own a newer model, it’s important to have it inspected to avoid expensive catastrophes in the future.

#### You Live in a High-Risk Area

Some providers may charge higher rates if your home is in an area that’s prone to natural disasters. It’s difficult to avoid zones that don’t suffer fires, earthquakes, or flooding when you live in Los Angeles. Work with a local agent to get the best deals.

#### Pro Tip: Only purchase a policy that protects you from the dangers in your area. You’re over-insured if you’re paying for disasters that can’t affect you.

#### Your Home Isn’t Safe

Negating to maintain or install safety features in your home may cause you to have higher rates than your neighbors. You can lower premiums by installing security cameras. Additionally, keep your carbon monoxide and fire detectors updated.

#### Your Credit is Low

Keep your credit in excellent shape for the sake of insurance. Your premiums may go up if your credit decreases.

#### Pro Tip: Filing numerous claims with your insurance can also raise your rates. Only file what is absolutely necessary.

While it’s not easy to identify all the **ways to know you're being overcharged for home insurance**, you can start by talking to people you trust. Ask friends, family, and neighbors about their insurance before choosing a local agent with which to bundle your policies.