

6. How much coverage for my personal property do I need?
7. Should I buy flood insurance or earthquake coverage?
8. How will my credit history affect my premium?
9. Am I in your lowest-priced company or tier? If not, why?
10. How can I get a better rate?
11. What perils or coverage is excluded or limited in the policy?
12. May I add the peril or coverage back into the policy?

## WAYS TO SAVE



### CLUE REPORTS

LexisNexus Risk Solutions, Inc. offers Comprehensive Loss Underwriting Exchange (CLUE) Reports by calling 1-888-497-0011 or by submitting an online request at <https://personalreports.lexisnexis.com/>. CLUE Property and Auto are consumer reporting agency products developed from loss information submitted monthly by participating insurers. Data provided in CLUE reports includes claim information, such as date of loss, type of loss and amounts paid, for up to seven years of personal property and automobile claims.

The Fair and Accurate Credit Transactions Act of 2003 enables consumers to receive one free disclosure per 12-month period. Receiving CLUE reports help consumers monitor the accuracy of claims and dispute loss history information. Additionally, requesting a CLUE Property report before purchasing a home is a good way to make certain that the insurance loss history of the property will not impact the availability or pricing of Homeowners insurance if there are no losses reported.

Other ways to save:

- Ask for discounts
- Increase your policy deductible
- Good student grades
- Continued policy renewals
- Claims - Free Discount
- Raise your credit score
- Placing another type of policy with the same insurer