

HOME MATTERS



Hard to Place Homes

Although it's always important to purchase homeowners insurance to protect your investment, some homes are harder to insure than others. These homes, referred to as "hard to place homes," are usually exposed to a large number or variety of risks, and insurance providers are more hesitant to provide coverage for them. Keep reading to learn more about hard to place homes.

Here are some common reasons that homes can be considered hard to place, and steps you can take to make insurers more likely to cover your home:

- **Natural disasters**—Homes in areas of the country that are more prone to disasters such as wildfires, earthquakes and hurricanes can be harder or more expensive to insure. Take steps to install weather-resistant additions to your home, such as a reinforced roof and shutters.
 - **Vacation homes**—If you don't use your home throughout the year you may not be aware if it suffers damage, such as a break-in or broken water pipe. If you own a vacation home, be sure to install a security system that will alert you if any damage occurs.
 - **Dangerous features**—If your yard has equipment such as a play set, pool or trampoline, or if it's located near natural hazards such as a steep drop or body of water, you could be held liable for damage done to anyone on your property. Be sure to install fencing to guard against natural hazards and prevent strangers from trespassing on your property.
 - **Property age**—Older homes may have outdated electrical or plumbing systems. Additionally, architectural features that add to its aesthetics could be costly to replace. Be sure to keep your insurance representative aware of any improvements you make to your home to make it easier for insurers to assess.

FAIR Plans

Even if you take steps to insure your home, it's possible that you won't be able to find a policy on the standard insurance market. However, every state has home insurance programs called fair access to insurance requirements (FAIR) plans. These plans act as an insurer of last resort, and can only be obtained if you've taken steps to seek out other insurance and have made improvements to your home to limit potential liabilities. To learn more about FAIR plans in your state, visit the National Association of Insurance Commissioners' [website](#).

For more home protection guidance and homeowners insurance solutions, contact us today.

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