

Insurance Broker Helps Every Buyer Maximize Savings From Their Home And Auto Insurance

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Based in Richardson, Texas, Decisive Insurance Agency is pleased to announce that they are ready to take on new clients. The firm, specializing in home insurance, as well as auto and commercial policies, is committed to giving its clients the best insurance coverage at the right price.

Decisive Insurance Agency is an independent firm that works alongside the nation's top-rated insurance companies to help their clients get the best deal on their personal and commercial insurance needs. Some of the A-rated insurance companies that the agency works with include Safeco, Progressive, Mercury, Centauri, Lighthouse, Maison, and so on. The insurance agency primarily offers home, auto, business and specialty insurance.

Dominic Zito, co-owner of Decisive, says, "We understand that matters involving insurance can be complicated and difficult to understand, especially because they tend to involve several crucial pieces of information you need to know beforehand. Fortunately, our team of financial advisors will guide and assist you in finding the best insurance that fits your specific requirements."

As noted on the company's website at <https://www.decisiveinsurance.com/services>, homeowners should be aware that Replacement Cost and Market Value are entirely different concepts but both are important in relation to property insurance. The former is defined as the cost of replacing a home with a new one of a similar type and quality. This cost is normally associated with building a replacement home from the ground up. On the other hand, Market Value is defined as the money a buyer would give in payment for a home on the real estate market. Market Value takes into consideration land value along with what other houses are selling for at today's market rates.

Replacement cost is calculated using the cost of materials and labor required to build a duplicate or replica of one's original home. Notably, the cost of materials often increases when supply and demand is high,

typically during major disasters. Most insurance companies offer increased dwelling replacement costs. This endorsement is added to one's policy and gives an additional 25-50% replacement cost in the event one's home costs more to rebuild after a total loss.

However, homeowners shouldn't have to worry about having a hard time trying to understand all these costs. Here at Decisive Insurance Agency, we will make things easier for you by breaking down the basics of your insurance policies and guiding you step-by-step as you make your decisions. For example, a basic house policy will cover the structure of your home, replacement costs, personal possessions up to a set limit, living expenses in case of a disaster and liability. You can also add supplemental policies, such as valuable articles/floater policies in the vein of jewelry insurance, flood policies and umbrella policies for additional liability," explains Zito.

The firm also explores the importance of liability in relation to auto insurance in further detail. As stated on their website, the maximum liability paid out to one person per accident is \$30,000. If more than one person is involved in an accident, the maximum liability paid out is \$60,000. On the other hand, \$25,000 is the maximum amount paid out for property damages to a car. While these are the minimum limits one is required to carry in the state of Texas, they do not provide enough coverage in the event of an at fault accident involving high value cars (or multiple cars). Furthermore, health care in the US is known to be very expensive. If a person is involved in an at fault accident and seriously injures the other driver to the point they require medical care, Zito asserts that \$30,000 will not be enough. They will be held liable for any dollar amount above their insurance policy's coverage limit.

Decisive Insurance Agency was established in 2016 by Dominic Zito and Andrew Yao. Since then, they have worked diligently to provide excellent customer service while helping their clients find the best coverage that meets their needs. The agency takes pride in making sure that their clients are happy with their service.

In a five-star review shared on the company's Facebook page at <https://www.facebook.com/decisiveinsurance/>, John Sanders says, "What a pleasure to work with Andrew. He took time to answer all our questions and recommended ways to protect our home and cars better than our previous company. We actually saved almost half what we were paying. If you're looking for integrity and service, I highly recommend Andrew and Decisive Insurance Agency. Thanks, Andrew."

In another glowing review shared on the same platform, Josh Simmons says, "Every interaction I have had with Andrew has been absolutely delightful. He is knowledgeable about his industry, has a high sense of professionalism and above all else truly cares about his clients and their needs. I highly recommend him to my friends and clients."

Those who wish to learn more or switch to a new insurance provider that works in their clients' best interests are welcome to visit the company's website to get started. Interested parties may also connect with Decisive Insurance Agency via their social media platforms to stay abreast of their latest news and important announcements. Find them on Instagram at <https://www.instagram.com/decisiveinsurance/>.

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Decisive Insurance Agency

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