KBG Insurance & Financial Launches New Homeowners Insurance Save Program

November 24, 2020

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KBG Insurance & Financial, a company based in Spokane, Washington, has announced their recent launch of a new homeowners insurance save program. This is not just for the city of Spokane but also for other cities, including Spokane Valley, Cheney, Medical Lake, Airway Heights, Liberty Lake, Deer Park, County Homes, Mead, Moses Lake, and Richland in the state of Washington, and Post Falls and Coeur D Alene in Idaho. They are currently partnered with various companies, such as Travelers, Safeco, Grange Insurance, Liberty Mutual, Allstate and Stillwater. More about this program can be gleaned from https://www.kbgagency.com/personal/homeowners-insurance/.

Joshua Loera from KBG Insurance & Financial says, ?Homeowners may want to know ways to save on their homeowner?s insurance where they can keep their premiums down without compromising on coverage. Our newest program saves clients up to $600 a year on insurance.?

It is vital to note that no two homeowners insurance policies are created equal. Different insurance companies actually provide varying levels of coverage, different conditions and limitations, and different endorsements and riders. The problem for most homeowners is that it would be very difficult, if not impossible, for them to really understand the difference between two policies, unless they are using an independent agent.

It should be noted that whether a person owns or rents a home, the dwelling place should be insured for protection against financial loss in case of theft, fire, vandalism, other covered events. Insurance will also cover those instances where someone gets injured on the property and wins a lawsuit against the property owner.

Homeowners insurance policies will differ depending on the losses covered, the type of residence owned, and the coverages chosen by the client. It is important to pick a policy that is best for one?s specific situation,

whether it?s a simply policy that only covers certain losses or a comprehensive policy that covers losses such as smoke, fire, falling objects, hail, theft of personal property, and vandalism. More information about this can be obtained from the article at https://mgyb.co/s/y1VIf.

There are a number of typical homeowners insurance coverages. One is the coverage for dwelling, which is that part of the policy that protects the actual structure or the main house. It is important to note that the cost of replacing a particular house will vary from time to time as it is dependent on the cost of labor and raw materials, and supply and demand. KBG Insurance & Financial will run a replacement cost analysis on the client?s home to determine how much it would actually cost in the event that an unexpected event occurs and the house would need to be rebuilt.

Coverage for other structures is designed for protect any structure that is not permanently attached to the house, such as detached garages and sheds, sidewalks, driveways, and fencing. This coverage is typically 10 percent of the dwelling limit, but it can be increased if more coverage is required.

Personal property coverage is for all personal belongings, such as furniture, clothing, appliances, and electronics equipment. Basically, it is anything that is found inside the house.

Loss of use coverage has to do with living expenses incurred by the policyholder if forced to live somewhere else for the time being because the house is uninhabitable. Medical expense coverage is for guests who get injured on the property. In some cases, this may also cover those who are injured off of the property. However, it does not cover the health care costs of the policyholder and other members of the household.

Family/ personal liability coverage is applicable to someone injured or their property is damaged and the policyholder is to blame for it. This coverage is generally applicable anywhere in the world. It is important for the policyholder to make sure that this coverage is large enough to protect all assets in case of a lawsuit.

And finally, there is the scheduled personal property coverage. This is for those situations where the policyholder wants special coverage for certain valuables or collectibles such as jewelry, rugs, guns, and different kinds of collectibles.

Those who are interested in getting some savings in their homeowners insurance may want to check out the KBG Insurance & Financial website at https://sites.google.com/site/kbginsurancefinancial/, or contact them on the phone or through email.

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For more information about KBG Insurance & Financial, contact the company here:KBG Insurance

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KBG Insurance & Financial

We are an independent insurance agency in Spokane, WA serving the entire states of WA, ID & OR for all of their insurance and financial services needs.

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