



# HOMEOWNERS INSURANCE

Purchasing homeowners insurance for a new home can be an intimidating process. Make it easier by considering these steps to ensure you're getting the best coverage and value available - from the best insurance provider.

**1** Look for a company who is reputable and has great customer service; one who makes closing on a home sale easy! Georgia Farm Bureau making the insurance process of home purchase easy; we are experts in Georgia homeowners insurance.

**2** Understand the details of your new policy: It's not enough to get the right policy level. Before you make a decision, it's important to understand what you are buying. At Georgia Farm Bureau you get an agent, not just an app, who is there to explain terms like:

**Deductible:** This refers to the amount you must pay out of pocket before your property coverage kicks in; the higher the deductible, the lower the annual premium.

**Reconstruction Cost:** Buying enough insurance coverage to ensure that, in the event of a loss, we repair or replace your home to be "like new".

**Liability Coverage:** This is coverage that will pay medical or legal bills if someone is hurt on your property.

**3** Look for a company who is about more than just selling an insurance product. At Georgia Farm Bureau we exist to serve our state by supporting local agriculture. We do this at GFB Insurance by serving the homeowners of Georgia through providing great Home, Auto, Life and Banking products. Nobody covers Georgia better.

**[GFBInsurance.com](http://GFBInsurance.com)**

