



Ask the Realtor: Homeowners Insurance

Congratulations, you are about to buy a home or are already a home owner. Homeowners insurance can be expensive. Here are some tips on lowering the price of it.

1. Look for insurance as soon as your offer is accepted. This way you can shop for the best price.
2. Maintain good credit. Insurers often use credit-based insurance scores to determine premiums.
3. Buy your home owners and auto policies from the same company. You usually qualify for savings.
4. Raise your deductible. If you can afford to pay more if a loss occurs, your premiums will be lower. Also, try to avoid making claims under \$1000.
5. Ask about other discounts. Sometimes insurance agencies give discounts for members of certain clubs or associations, like AAA. You may also get discounts for having a burglar alarm or even dead bolts.
6. Review your policy limits annually. Some items or possessions depreciate and may not need as much coverage.
7. Be sure you insure your house for the correct amount. Remember, you're covering replacement cost, not market value.

FOR RENT June 16 – 23 Falmouth MA \$750/wk



Studio unit- sleep 2 to 4 people with a partial kitchen set for four. Private ocean beach, set on the Vineyard Sound. Outdoor swimming pool, BBQ, jacuzzi, wifi, plus much more. Contact me for details: 978-870-5774

Muckfest – May 19 Devens MA

Remember when you were a kid and made mud pies or playing in the dirt with your friends. Now combine that with an obstacle course for a worthy cause, Multiple Sclerosis, and you have Muckfest.

Grab yourself a group of friends who don't mind getting a little (ok, a lot) dirty and set off to run the fun obstacle course. Name your team Captain, pick your team name and coordinate your team outfit. Your team will go through, 17 obstacles, including the Triple Pits, Tunnel of Love, Shake and Quake, and The Flying Muckers, to name a few. It's all in good fun and you will be helping a great cause.

For your entrance fee, you get your very own race bib, a T-shirt and a free beer. If you can't be part of the action, then consider coming down and rooting on your team.

Entrance fees go up as the month goes by. It's \$85 per person until May 9th, \$105 the day of the event.

For more information and to register, go to the following link:

http://main.nationalmssociety.org/site/PageServer?pagename=HOM_MUCK_homepage

MuckFest will be held at:
Willard Athletic Complex
Antietam St & Sherman Ave
Devens, MA

If you are considering buying or selling, let's work together and make it a realty reality.

Linda Kadlik 978-870-5774

lindakadlikmoves@gmail.com