

Homeowners Insurance Premiums

<u>Insurance Value</u>	<u>Annual Premium Range</u>
\$ 50,000	\$ 180 – \$ 220
\$ 60,000	\$ 190 – \$ 230
\$ 70,000	\$ 200 – \$ 240
\$ 80,000	\$ 210 – \$ 250
\$ 90,000	\$ 220 – \$ 260
\$100,000	\$ 240 – \$ 280
\$125,000	\$ 290 – \$ 330
\$150,000	\$ 340 – \$ 380
\$175,000	\$ 390 – \$ 430
\$200,000	\$ 445 – \$ 490
\$225,000	\$ 500 – \$ 550
\$250,000	\$ 550 – \$ 620
\$275,000	\$ 615 – \$ 690
\$300,000	\$ 675 – \$ 750

Rates vary based upon community territory
All insurance companies have their own rates which will vary
Most insurance companies' policy coverages will vary

All are based on Homeowners Form 3 Including:
Replacement Coverage on Contents (70% of House Value)
\$250 Property Deductible
\$300,000 Liability and \$1,000 Medical Payments

Options to reduce premium:
Special Risk Coverage for Contents (HO – 15)
Scheduled Articles (Jewelry, Furs, Silverware, etc.)
Guaranteed Replacement on House

Flood insurance must be purchased separately

Insurance offices:
Sylvania 824-2000

Oregon 693-0401

Downtown 255-3500

**welles
bowen**
INSURANCE