

# Homeowners Insurance Quotes Reflect The Age Of Your House



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Author: Kyle Fitzsimmons / [InsuranceAgents.com](http://InsuranceAgents.com)

Industry: [Real Estate](#)

Chicago (InsuranceAgents.com) – According to an article recently published on InsuranceAgents.com, whether or not you’re purchasing a new home or resale home is a big factor in what kind of homeowners insurance quotes you will receive. The article, titled '[New or Used? Homes That Affect Your Homeowners Insurance](#),' states, “Part of what makes a good choice for you depends on the advantages and disadvantages of the two different types of property: new houses and resale houses. Each possesses different characteristics.”

An advertisement banner for InsuranceAgents.com. On the left is a photograph of a blue and white house. To the right, the text reads 'Save Up To \$400 On Insurance' in a large, bold font, with 'Compare Multiple Quotes for Free' in a smaller font below it. Below the text is a form with a 'Zip Code:' label and an empty input field, and an 'Insurance Type:' label with a dropdown menu currently set to 'Home Insurance'. To the right of the form is a red button with the text 'COMPARE QUOTES' in white.

New homes, which are commonly referred to as “tract houses,” usually come in bunches as parts of a larger housing development. These homes generally come with reduced privacy and less property attached but are built with the latest innovations in construction and therefore are more low risk. You will find [lower homeowners insurance quotes](#) regarding new homes.

However, resale homes are a whole different ballgame. Although they generally have more character and can be purchased at a cheaper price, resale homes that are older than 20 years are deemed high risk

by insurance companies. This is because they are more susceptible to fire, flood, and other dangers that can cause home damage and lead to insurance claims.

Both new homes and resale homes come with their own set of pros and cons. Before purchasing you must decide how important [low cost homeowners insurance](#) is to you. Just because it is important to you doesn't mean you have to purchase a new home. There are other factors that could come into play that could make it cheaper for you to purchase a resale house.

Whatever you do don't sacrifice your dream house because of insurance. There is always a way to find more affordable coverage. You can start by talking to a home insurance agent and comparing homeowners insurance quotes online. Try tailoring a specific policy that fits your budget and provides necessary coverage for your perfect house because no house is complete without proper coverage.

Visit [InsuranceAgents.com](http://InsuranceAgents.com) for more information.

**Contact Details:** Tom Lustina  
InsuranceAgents.com  
435 North LaSalle  
Chicago, IL  
60610  
614 286 0193

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