

RESOURCE • 001

SHOP INSURANCE BEFORE CLOSING

Starting insurance early can uncover issues before they become last-minute closing problems.

- **Property issues can affect insurability.**
Roof age, prior claims, property condition, or location can limit coverage options.
- **Insurance affects the monthly payment.**
A higher-than-expected premium can change the buyer's estimated housing costs.
- **Shopping early may unlock discounts.**
Some carriers may offer discounts when coverage is quoted ahead of the effective date.
- **More time means more options.**
Starting early gives buyers time to compare carriers and address coverage issues before closing.
- **We coordinate with the closing team.**
We work directly with the lender and title company to help keep the insurance piece on track for closing.



Worth Knowing

The best time to discover an insurance problem is before it becomes a closing problem. Start early. Give the team time to solve it.



Bottom Line

Start the insurance conversation early.



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