

[A Terrific Texas Tool](#)



The quality of your insurance policy really does matter, but figuring out which company sells better protection is tricky. Ads are often misleading, and most insurance companies don't show you a copy of their policy until after you've bought it. Then...good luck reading the fine print...

If you want to shop for quality, you can turn to an insurance broker or agent and do your own research. An easy-to-use online [Comparing Insurance Coverage](#) tool created by the Texas Office of Public Insurance Counsel (OPIC) lets you see how your renters, homeowners, condo or auto insurance policy stacks up. United Policyholders is asking every state to provide a similar resource.

The OPIC tool helps you compare how different insurance companies cover (or exclude) things such as plumbing leaks, mold testing/clean-up and foundation damage. It contrasts what competing companies sell. Texas residents can use the tool to shop for quality protection and switch companies if need be.

If you live outside Texas, use the OPIC tool as a guide, and be a savvy shopper by reading our tips including:

- [Shop Smart - Tips for Insuring Your Home](#)
- [Picking a Good Insurance Agent or Broker](#)
- [Preparedness Tips from the Trenches](#)

To read past Tips of the Month, click [here](#). To suggest a future Tip of the Month, click [here](#) to submit your



idea.

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