

When money is tight, follow our tips before cutting or dropping coverage

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In these tough economic times, we are all looking for ways to cut expenses. It's tempting to reduce insurance costs by lowering or dropping coverage. Before you take this risky step, try these better and safer ways of saving money without sacrificing important financial security and protection:

- Raise your deductibles.
- Call around and use the Internet to find discounts.
- Switch to a lower-priced (financially healthy) insurance company.

United Policyholders can help you if suffer a loss and find out you're underinsured through no fault of your own, but it is very hard for us to help those who intentionally reduced their coverage. We can help you if you're being mistreated on a claim—but we can't help you if you don't have insurance.

Here are a few more tips to consider:

HOME:

If you have recently sold any valuables, such as fine art or jewelry, be sure to remove any riders for these items that you may have added to your policy. Also, if you have made any recent home improvements, such as new plumbing, heat, or electrical systems, you may be eligible for a premium reduction.

CAR:

Find out if you qualify for a discount for being a good driver, a member of a professional association, or for having completed a defensive driving course. Insuring your car and home with the same company



may save you hundreds of dollars.

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