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How can I lower my premium?

There are several factors that influence your residential insurance premium. You must certainly have asked yourself what you can do to lower your premium.

- First, your claims record. If you have not had a claim during the last three years, your good record means that you can enjoy a substantial reduction.
- Secondly, an alarm system. By installing an alarm system. The better it is (fire, theft linked to a surveillance centre), the bigger the reduction.
- Increasing your deductible can also affect your premium.
- The coverages you choose. Do a thorough analysis of your needs before making your choice.
- Have your home and your automobile insured by the same insurer.

This way, you will benefit from several reductions in your premium, in addition to obtaining various services offered by insurers at no charge.