Find the best deductible for you

It’s always difficult to figure out what you want your premium to be, versus the right deductible. Some folks want to take all the precautions they can so they can opt for higher premiums; that way, if they suffer a loss, they can count on a lower deductible. Others are willing to sacrifice a low deductible for lower payments each month.

In addition to the money question, you also have to recognize that coverage options can change along with your deductible. You shouldn’t pay for something you don’t need, but if your sole focus is premium vs. deductible, you could end up overlooking crucial coverage and getting burned in the event of a loss. We don’t want that to happen to you.

Deductibles are always a judgment call, but we can help you make the best judgment for your situation. Give us a call if you need help.