

INSURANCE



*Philip Sullivan, CIC
(shhhh....in disguise ©)
Personal Lines Mgr.*



Before I buy a new home, how can I find out if it had any serious claims?



Before you buy a home a little detective work can reveal a lot about a property's claim history, and could save you from unexpected surprises later. What you need is a free CLUE Report available from AMERICAN INSURANCE with any Homeowners Insurance quotation.

Catching a CLUE before you buy a home!

Our insurance companies use the Comprehensive Loss Underwriting Exchange (CLUE) to see if a home has had significant losses. Both home buyers and sellers can benefit from a CLUE Report. The five years of claim history, the report offers, can give buyers a better perspective on your biggest financial investment. The information helps you decide if you should investigate further before committing to a purchase.

Home sellers can review the report in advance before listing their house which allows the seller to be completely honest and prepare the proper documentation to show the property was fully repaired and inspected.

The earlier you find out about risks, the better

When you are buying a house or rental property, it's a good idea to request a CLUE report with your insurance quotation from AMERICAN INSURANCE before you make your initial offer. That way, if there has been previous serious damage or repair to the house you can let your home inspector know what to look for. Also, previous losses may impair your ability to purchase insurance at the lowest rates on a particular property.

Get your FREE "CLUE Report" with your request for a home quote at AMERICAN INSURANCE.

You can quote on-line at www.Am-Ins.com; email us at Quotes@Am-Ins.com or just call us.



(208)746-9646 or (208)882-8544

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