

ASA Insurance Announces Utah Listed Among Most Affordable States for Home Insurance

Utah is listed as the fourth most affordable for buying home insurance.

SALT LAKE CITY, UTAH, UNITED STATES, July 30, 2019 /EINPresswire.com/ -- Utah is listed as the fourth most affordable state for home insurance, according to new data provided by www.insurance.com. The average annual cost of [home insurance in Utah](#) is \$642, as stated by the website whose information is regularly relied upon by homeowners across America.

ASA Insurance — a provider of [home insurance for Utah](#) residents as well as for those contemplating a move to the state — says this is positive news for homeowners.

Utah came in fourth place, right behind Idaho, whose average annual home insurance rate is just \$20 less. In first place was Hawaii, whose residents pay an average of only \$337 for home insurance annually. In last place was Florida, where residents pay almost \$2350 more than the national average each year for their home insurance policies.

Among the many factors that influence the price of a home insurance policy include a

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policyholder's previous claims, the type of coverage they choose, the rebuild cost of their home, the condition of the home, common weather events near the home, and crime rates in their area.

Creed Anderson of ASA Insurance (a leading provider of home and auto insurance in [Salt Lake City](#)) encourages homeowners to look beyond the cost of a home insurance policy in Salt Lake City and throughout the rest of Utah. In addition to price, homeowners will also want to ensure they have the right amount of coverage for their needs:

“Don't just look at the cost, but consider how much coverage you need to protect your family if something bad should happen.” He recommends that homeowners think about where they live and the kind of incidents that could lead to a claim, like heavy winds or high crime rates.

Anderson also suggests talking to an insurance agent who will review each situation and make suggestions based on their specific budget and needs. Homeowners should not always settle for the cheapest home insurance. Instead, they must also consider their specific needs, lifestyle, and situation to ensure adequate coverage in the event of a home insurance claim.

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