



# Top 10 Green Insurance Tips

When you buy a high-performance home, you're making an investment that warrants a closer look at your home insurance. Here are ten tips to help get your insurance aligned with your green home's coverage needs!

## 1. GREEN HOME COVERAGE

Look for policies that cover eco-friendly repairs and upgrades. Check the fine print to see if the amount covered is capped.

## 2. DISCOUNTS FOR ENERGY-EFFICIENT FEATURES

Some insurers offer lower premiums or credits for homes with solar panels, energy-efficient HVAC systems, smart thermostats, biomass boilers, and LEED certification.

## 3. RENEWABLE ENERGY SYSTEM PROTECTION

Ensure your coverage includes damage to solar panels, wind turbines, home battery storage, and geothermal heating systems.

## 4. ECO-FRIENDLY REBUILDING MATERIALS

Verify that your policy allows for rebuilding with sustainable materials. This could be bamboo, reclaimed wood, or recycled steel rather than conventional materials.

## 5. WATER CONSERVATION

Look for coverage that supports rainwater harvesting systems, drought-resistant landscaping, and permeable surfaces that help prevent runoff damage.

## 6. EXTREME WEATHER

Ensure your home is covered for risks like wildfires, hurricanes, and floods, especially if you live in a high-risk area.

## 7. ELECTRIC VEHICLE ADD-ON

If you own an electric or hybrid vehicle, check for discounts and policies that include EV charging equipment coverage.

## 8. POLICIES THAT GIVE BACK

Some insurers offer a portion of your premium to support green initiatives like reforestation and renewable energy.

## 9. DIGITAL-FIRST INSURERS

Choose companies that prioritize digital documents, online billing and sustainable business practices.

## 10. CHECK THEIR SUSTAINABILITY COMMITMENT

Research the insurer to see if they support environmental initiatives and actively fund green projects.



**Need help with a sustainable home? Call me today!**