

“When making perhaps the biggest financial commitment of your life, the more information you have, the better.”

Before you buy your dream home, order a loss report. Five years of claims history could give you a better perspective on your biggest financial investment.

It's called CLUE, but it's no mystery

Most insurance companies, including Safeco®, use the Comprehensive Loss Underwriting Exchange (CLUE) to see if a home has had significant losses in the past five years. We use this information to help decide whether we will insure a house, and if so, for how much. CLUE reports are available online (www.choicetrust.com). Buyers and sellers can request a copy as they begin the home-transaction process.

The information is shared between insurance companies

Before CLUE, insurance companies would call the home's previous insurer, or insurers, to find out if damage was repaired. Internet technology transformed this process. Now this information is readily available to insurers and consumers, which accelerates the insurance application process.

The earlier the warning, the better

If you're buying a house, it's a good idea to request the CLUE report at the same time you make your initial offer. That way, if there has been serious damage or repair to the house, you can direct your home inspector accordingly. The same goes for home sellers. Reviewing the report before listing allows you to fix any inaccuracies or make sure repairs have eliminated the original problem.

Calls are listed, but not counted

In some states, CLUE reports may include calls homeowners have made about potential claims, even if no payment occurred. At Safeco, though, “claims without payment” are not a factor in our acceptance or pricing of new policies.

To order your free CLUE report, call 888.497.0011 or visit www.choicetrust.com.

We want to help you rest easy

And that's why we're providing insurance information like this to help you if you are buying or selling a home. For more tips go to www.safeco.com.

To learn more, please contact your local independent agent.

Agent Image/
Agent Logo
Displayed
Here.

StenzCo Insurance Services
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