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!

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