

# How Variations in What You Cover Affect Your Costs

This graph shows the range of how much extra you might expect to pay or how much you might save by changing what is covered in a typical homeowners insurance policy. The cost increases or savings are based on making changes to the coverage for a frame house (described on page 81) and assume that a company charges \$800 per year for the basic premium. The number within each bar represents the average cost increase or savings.

