

Get The Best Care From Hyde Park Insurance

Call Us To Get A Free Quote

(604) 999-2727



Home Insurance

Your home is your castle, housing irreplaceable memories along with many of your most treasured belongings. Home Insurance Brokers in Burnaby, North and West Vancouver, New Westminister, BC covers more than you think, helping to pay for repairs and replacement costs in the event of a loss. Whether you are insuring your first home or shopping around for a better rate, Hyde Park is here to help you to find the right policy for your needs.

Categories Of Home Insurance

Policies vary greatly according to the multiple factors involved. However, according to their coverage options, they can be divided into 3 basic categories.

<p>Standard Coverage</p>	<p>It covers the basic elemental coverage like fire, lightning, hail, and windstorms. Thus, it includes coverage for the structure of your home, coverage for additional living expenses, and personal belongings.</p>
<p>Broad Coverage</p>	<p>It includes elemental coverage like protection from theft and vandalism and any other unforeseen damage like burst pipes that are not covered in standard coverage.</p>
<p>Comprehensive Coverage</p>	<p>It ensures end-to-end coverage covering all kinds of threats to your home except some that are named exclusions.</p> <p>Common exclusions in home insurance policies are crimes related to war and terrorism.</p> <p>Large-scale natural disasters like earthquakes, floods, and tsunamis.</p> <p>Routine maintenance-related claims.</p> <p>Cases of fraud.</p>



Domains Of Home Insurance Coverage

Generally, a **home insurance** policy can be broken down into 2 main domains



Property

This covers damage that occurs to your physical property.



Liability

This covers actions in your own or rented property in case of any lawsuit or claim.

Factors Contributing To Home Insurance Costs

Information About The Property

Size Of Your Home

The larger the size of your home will be, the more will be its cost.

Condition And Age Of Your Home

For example, older homes are more prone to liability and risk making the insurance coverage cost higher than new homes.

The Surrounding Environment

Where your home is located plays a major contribution and also plays a role in home or condo insurance costs. For example: If the crime rate is higher in your area the more the cost of a home insurance policy will be.

Value Of Your Home

The more value your home and its contents will be, the more the cost of the **home insurance** policy will be.

Your Information

Number Of Claims

If you have filed more claims in the history company will perceive that you have a higher likelihood of filling cases that may increase your insurance cost.

Age Of Insurance History

The longer the age the easier it will be for providers to assess the risk.

Why Choose Hyde Park Insurance?

Our experts and professional **Insurance brokers** in Burnaby, North and West Vancouver, New Westminster, BC will help you to find the best insurance rate that fits your needs and demand. Make a more informed decision by hiring our experts.

Get a quote today!!

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For more than 20 years, Hyde Park Insurance has been your trusted insurance broker in Burnaby, BC, and providing quick and easy insurance solutions.

Whether it's for your car or your life, trust Hyde Park to make sure your insurance provides the best protection at the best prices.

Home Insurance

Auto Insurance

Business Insurance

Life Insurance

Travel Insurance

Boat – Pleasurecraft



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