



DARR · SCHACKOW
INSURANCE
HOME · AUTO · COMMERCIAL · LIFE



THE DSI NEW HOMEOWNERS *eBook*

PROTECT YOUR MORTGAGE WITH **LIFE INSURANCE**

Do you have enough life insurance to protect your family and pay off your new mortgage if something happened to you? DSI recommends that you carry Individual Life Insurance and name your loved ones as beneficiaries. This type of policy allows flexibility in how the proceeds are spent.

Individual Life vs. Mortgage Protection Insurance:

With Individual Life Insurance, the proceeds can be used for any purpose your beneficiaries choose. Your designated beneficiaries decide how best to spend the proceeds including paying off the mortgage or creating college funds. With Mortgage Protection Insurance, your lender is the only beneficiary. Your family has no access to the money and are not involved in the decision on how best to use the funds.



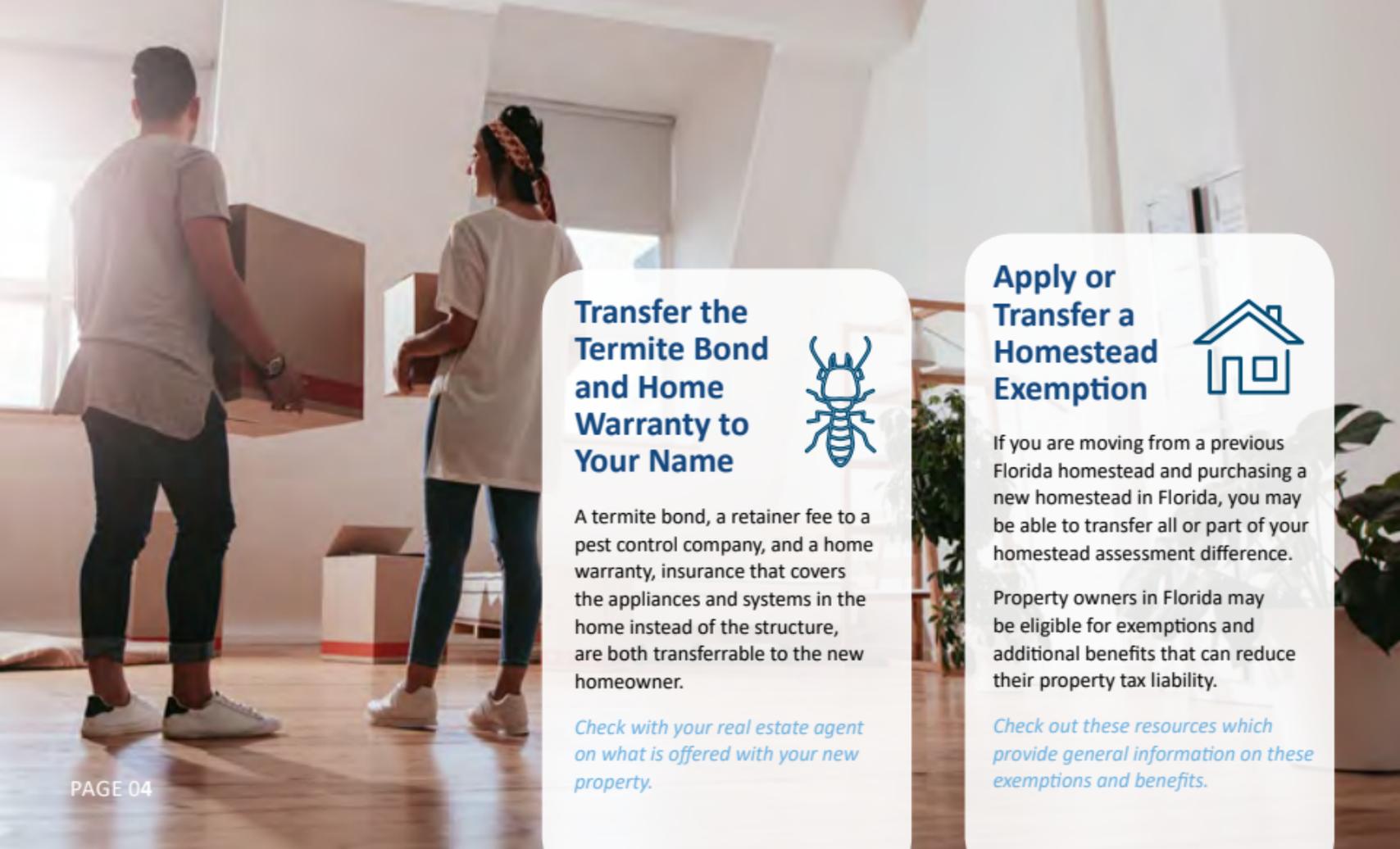
REQUIRED BY FLORIDA STATE LAW

REGISTER YOUR CAR WITHIN 30 DAYS OF YOUR HOME PURCHASE

If you have just moved to the Sunshine State, you are required by Florida state law to register your motor vehicle within 30 days of becoming employed, placing children in public school, or establishing state residency. The first step is to get Florida auto insurance. Your DSI agent can help with that.

Save money and get more comprehensive coverage by bundling your auto, home, and life insurance with DSI. Once you purchase an auto policy, your DSI agent can provide you with proof of insurance. Then you can go to the DMV to register your vehicle. While you're there, don't forget to get a new driver's license with your new address.





Transfer the Termite Bond and Home Warranty to Your Name



A termite bond, a retainer fee to a pest control company, and a home warranty, insurance that covers the appliances and systems in the home instead of the structure, are both transferrable to the new homeowner.

Check with your real estate agent on what is offered with your new property.

Apply or Transfer a Homestead Exemption



If you are moving from a previous Florida homestead and purchasing a new homestead in Florida, you may be able to transfer all or part of your homestead assessment difference.

Property owners in Florida may be eligible for exemptions and additional benefits that can reduce their property tax liability.

Check out these resources which provide general information on these exemptions and benefits.

UPDATE YOUR **MAILING ADDRESS** *(Click Links)*



United States
Postal Service



Driver's
Licenses



Voter
Registration



U.S. Passport

HERE ARE SOME OTHER UPDATES YOU MAY WANT TO MAKE

Your current employer, prior employers for W2, professional licenses, move your Rx prescriptions to a local pharmacy, bank accounts, credit cards, Amazon Prime and don't forget to tell your friends and family.

5 IMPORTANT THINGS TO DO WHEN YOU MOVE TO YOUR NEW HOME

Questions about insurance coverage? Ask your DSI Agent.

1 SAFETY FIRST.
Change the locks, the security system and the keyless entry codes on your new home. Are you getting a discount on your homeowners insurance for these features?

2 GET YOUR HOME READY.
Locate fuse boxes and water shut-off valves when you first move in. Don't wait until a critical moment. Do you have an endorsement on your homeowners insurance for water damage?

3 ARE YOU READY FOR SCHOOL?
Register your children for school. Check your county school system website for more information.

4 IS YOUR PET READY FOR THE MOVE TOO?
Update your address on your pet's license and their chip. Remember that all pets need time to adjust to their new surroundings, so introduce them slowly to their new environment. Don't forget to identify a new veterinarian.

5 WHO'S YOUR NEW PROVIDER?
Check your healthcare insurance policy and identify approved healthcare providers in your new neighborhood. Before the need arises, locate the nearest walk-in and urgent care clinics.

