



McGriff-Williams Insurance
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Average Annual Home Insurance Rates (as of January 2021)

		Dwelling Coverage							
		\$150K	\$200K	\$250K	\$300K	\$350K	\$400K	\$450K	\$500K
Year Built	1940-1949	\$990	\$1220	\$1432	\$1675	\$1935	\$2195	\$2455	\$2720
	1950-1959	\$990	\$1220	\$1432	\$1675	\$1935	\$2195	\$2455	\$2720
	1960-1969	\$920	\$1240	\$1460	\$1705	\$1972	\$2236	\$2505	\$2769
	1970-1979	\$920	\$1240	\$1460	\$1705	\$1972	\$2236	\$2505	\$2769
	1980-1989	\$1030	\$1270	\$1490	\$1745	\$2019	\$2290	\$2565	\$2835
	1990-2001	\$843	\$1024	\$1195	\$1392	\$1605	\$1816	\$2030	\$2240
	2002*-2007	\$732	\$885	\$1027	\$1193	\$1372	\$1550	\$1730	\$1910
	2008-2013	\$659	\$795	\$918	\$1065	\$1220	\$1377	\$1535	\$1690
	2014-2020	\$560	\$670	\$772	\$891	\$1018	\$1145	\$1272	\$1400

*In 2002 Florida Building Code increased wind mitigation regulations, thus decreasing insurance premiums for homes built in 2002 and newer.

** Please keep in mind these rates are estimates for owner occupied (primary residences) in Alachua County ONLY and may vary by property and/or by owner. These rates do not apply to mobile homes or rental properties. For home insurance quotes for dwelling coverage over \$500K, please contact our office directly.

Red Flags

Be aware of the following items, as they may be "red flags," indicating an increase in insurance premium or an inability to obtain homeowners insurance entirely.

- Older homes (30 years and older) without updates (i.e. electrical, plumbing, heating/air, roof, etc.)
- Roofs over 15 years of age
- Structural damage
- Homes on over 5 acres of property
- Homes over 5 miles from a fire station
- Damaged or flat roofs
- Pools without fences or screened enclosures
- Individuals with prior home insurance claims
- Homes over 1000 feet from a fire hydrant
- Open foundations
- Pools with diving boards and/or slides
- Homes with prior insurance claims