



Home insurance

[Saving Energy, Saving money](#)

[Home owners insurance](#)

[What is home insurance?](#)

[What does home insurance cover?](#)

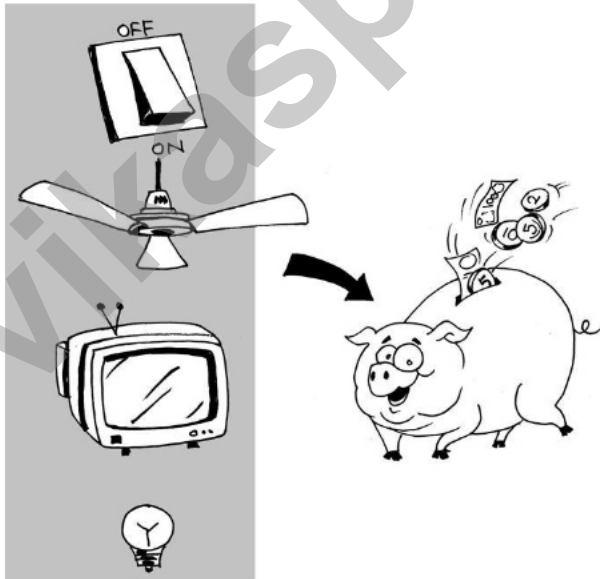
[How are claims valued?](#)

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1. **They plan to put up a solar panel on their terrace.** Their neighbours have put up such panels and are able to heat water and run other small electronic devices from the energy that they receive from the panels. They also hear that there are government loans at very low rates of interest available for this purpose. They contact their neighbours who have already put up solar panels to find out the cost and application process for putting up these panels. With this one-time expense, they can be assured of lower electricity bills for

life.

2. **They decide that whenever possible, they will switch off the lights, fans and other electrical appliances** – Leela decides to sit on the large swing under the mango tree in their courtyard when she has to cut vegetables or clean the grains. This way she will enjoy natural sunlight and breeze and save electricity too. They also make a comfortable sitting arrangement in the courtyard so that they can entertain their relatives and friends there. This will result in lower consumption of electricity.
3. **Lastly, they decide to pay their bills on time.** To ensure this, they make a large mark on the calendar that hangs in the kitchen – before the date on which the electricity bill payment is due. Rajendra's brother Darshan has a mobile phone on which reminders can be set. Since Rajendra meets Darshan daily at the shop, he requests Darshan to set a reminder on the mobile phone and in turn, remind him to pay his bill.



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