

**From:** [Liz Goulart](#)  
**To:** [DOI.HOI.2015 \(DOI\)](#)  
**Subject:** Homeowners Insurance ...Sagamore, Massachusetts  
**Date:** Tuesday, December 08, 2015 7:59:11 AM

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Dear Sirs:

I am writing to you to express my dissatisfaction in my homeowner's insurance rate hikes every year.

I bought by modest duplex in Sagamore in 1997. At that time I paid around \$500 per year with a 2% wind deductible and a 500 regular deductible. Fair and square.

I now pay \$2300 (not including this next year's hike). I have a ridiculous 5% wind deductible ( which means that I would have to come up with \$30,000 before my insurance would kick in ...if my house blew down in a hurricane. This to me is like having no insurance at all. Who can come up with that kind of money? Also, I have a \$2000. regular deductible....just to make the insurance more "affordable" for me. I have never put in a claim since I have owned the house. I live near the Cape Cod Canal....which...has never over flowed onto the land.

I am a single, female senior citizen who is trying to make ends meet so that I can remain in my home and not have to go into some senior affordable housing subsidized by the government. These insurance hikes are pretty much making it impossible to do that now. They over inflate the total replacement cost to some ridiculous amount so that the 5% wind deductible is totally out of reach for any normal citizen to be able to pay. How they can get away with this nonsense is beyond me.

Please help us bring these Homeowner's Insurance rates to a reasonable amount so that we can remain in our homes while we become older.

Very truly yours,

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