

[Dropped by Your Home Insurer? Don't Panic, Try Our Tips](#)

If you get a “non-renewal” notice from your current home insurance company that says they’re not going to offer you a new policy when your current one expires, **start shopping right away**. State rules vary as to how much notice your insurer must give you if they’re non-renewing you.

California law gives you 75 days, Colorado; 60, Massachusetts; 45, In many states, the law only requires your insurance company to give you 30 days notice. Finding affordable home insurance takes more time than it used to, and UP is [advocating](#) across the country for longer notice periods.

If you are shopping for an insurance company that will adequately insure your home for a price you can afford, we recommend the following:

1. Visit your [state's insurance oversight agency](#) and see if they offer a shopping help tool. [Here's an example of a very useful one.](#)
2. [Find an experienced insurance agent](#) who's helped your friends, relatives or colleagues, or by checking online customer reviews.
3. Read UP's [UPdated home insurance buying tips](#)
4. Shop patiently and diligently until you find the best option.

STATE SPECIFIC TIPS AND RESOURCES

- [California](#)
- [Washington](#)
- [Colorado](#)
- [New York](#)
- [New Jersey](#)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/buying-tips/dropped-by-your-home-insurer-dont-panic-try-our-tips/> Date: March 29, 2025

Dropped by your home Insurer?

Steps to take

For more information, see www.uphelp.org/dropped

Act Promptly

Read the non-renewal notice and try to find out why you're being non-renewed. Note: Most States require your insurer to send the notice at least 30 days before the policy expires.

STEP
01

Get Help

If you believe that you are being non-renewed in violation of the law, file a complaint with the Department of Insurance in your State. They need to know what's going on.

Shop Around

You may have other insurance options. Get quotes from other insurance companies. An independent agent can help you shop around. They usually sell through multiple companies and may be able to place you with another company.

STEP
02

Compare Prices & Coverage

When shopping around, be sure that whatever you end up with provides you with the same or better coverage than you had before. Check if you are underinsured. To save money, raise your deductible before reducing coverage.

STEP
03

Last Resort

Some states have an "insurer of last resort," like the FAIR Plan that offers basic protection if you can't find a "regular" company to insure you. "Regular" insurers will write you a "difference in conditions" policy to plug in the gaps in coverage.

STEP
04

STEP
05

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