

[Dropped by your insurer? Where to go for help in WA](#)

Most insurance policies are one-year contracts. Before the year is up, you will either get a renewal offer, or a notice of non-renewal. Non-renewal means the insurance company won't be offering you a new policy when your current one expires. They can do that if they give you the legally required amount of notice.

In most states an insurer has to give you at least 30 days notice before the policy will expire. Your state gives you 45 days. Climate change, drought conditions and changes in the insurance industry are making non-renewals much more common throughout many parts of the U.S. UP is advocating for longer notice periods so people have more time to shop for a replacement policy.

If you get a non-renewal notice from your current insurer, you can contact them and ask them to reconsider. If the notice asked you to make specific repairs that are reasonable, let them know you will comply. If you've been a loyal customer and maintain your home in good condition, send photos to prove that. If the insurer gave you the legally required notice and just doesn't want you as a customer any more, start shopping right away for a replacement policy. If you buy your insurance through an agent, and they only sell for one insurance company (the one that's dropping you), you may have to switch to a new insurer **and** a new agent. You may need to switch to an agent that can connect you with more than one insurance company and give you options.

By shopping around, using the Internet and getting help, you may end up with better coverage at the same or even a better price. Lesser known insurers can be financially healthy and offer good products. But you do need to [research their financial rating](#), use our [buying tips](#), and do your best to compare the quality of the coverage, limits, exclusions and deductibles. If you live in an area that's been impacted by a natural disaster, your home insurance options may be limited, and you may end up with less coverage at a higher price. Shop around, choose the best option you can find, and then continue to check for new options from time to time. The marketplace is dynamic.

Washington state law ([RCW 48.18.2901](#)) allows an insurance company to non-renew your insurance if they give you 45 days notice and a statement of the reasons for the non-renewal. If you believe you were unfairly or illegally cancelled or non-renewed, you can seek help by contacting the Washington Department of Insurance at 1-800-562-6900 or online at <http://www.insurance.wa.gov>.

If you do not succeed in getting your current insurer to reinstate or renew your policy, use [UP's buying tips](#) to find an alternative. Make sure to compare “apples to apples” as much as possible by comparing the features that matter. You may find one that’s cheaper and even better than your current policy. Here are some of the key features that matter:

- **Does the policy pay Replacement value or Actual Cash Value?**
- **Does the policy limit payment for mold and water damage, and if so, how?**
- **How long will ALE/Loss of Use benefits be payable and for how much?**
- **How much will the policy cost with a \$500 deductible? How about \$1,000? \$5,000?**
- **Does the policy provide Building Code compliance coverage?**
- **Is coverage for Debris Removal included in or in addition to the Dwelling limit?**

The Fair Plan is the state’s “insurer-of-last-resort.” They provide a basic fire insurance policy if you have trouble securing coverage through traditional channels. If you have trouble finding an affordable policy, please call UP at 415-393-9990 or emailing info@uphelp.org

The information presented in this publication is for general informational purposes, and should not be taken as 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 our website. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors or professionals identified at our website.

More Information:

- [Insuring your home: Understanding the different types of insurance companies](#)