

## Don't be “Lapse-adaisical”



Early in the digital age, insurers lobbied hard to be allowed to switch to paperless (digital) notices and billing. [UP pushed back](#) to protect consumers from inadvertently letting their insurance lapse due to missing a late payment or cancellation notice email that got stuck in a spam filter. We understand the convenience, environmental and cost-saving goals of paperless notices, but a lapse in coverage can be financially devastating.

We have the same concern about notices of changes and reductions in coverage. Consumers need to actually get those notices so they have a chance to adjust or switch coverage to fill protection gaps where feasible.

If you're participating in a multi-generational Thanksgiving, consider taking the opportunity to tap the younger generation for help adjusting your spam filter and/or email settings.

[Now more than ever](#), if you have assets to protect, you need to stay on top of your property insurance.

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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](http://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.

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Know how to access your current policies (online or print) and keep track of renewal dates and premium payments due. Make sure emails from your insurance company are making it into your inbox, and read them!

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