

## Double Check UP



The recent wildfires in San Diego and Arizona are a chilling reminder of how long wildfire season has gotten in the west and with hurricane season fast approaching in the East and South, we encourage everyone to take a moment and do a quick insurance Check UP.

The dollar amount of your “Coverage A” dwelling limit should be as close as possible to what it would likely cost to rebuild your home after a total loss. And, because your coverage for contents, temporary rent, etc. tend to be set as a percentage of your dwelling limit, it’s very important to get that “A” number right.

[Read our four ways to double check](#) the adequacy of your home insurance and avoid being underinsured.

### **SPECIAL ALERT FOR RENTERS:**

- **Your Landlord’s insurance does not cover your belongings.**
- **If you bought insurance because your lease required it, make sure it’s not a “liability only” policy.** Your renter’s policy should also include sufficient coverage for your personal property and at least 12 months of Loss of Use.

This [recent news clip](#) is a must-watch for renters. It features UP team member Karen Reimus and expectant parents who got a painful insurance lesson after their unit was destroyed in a wildfire.

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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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For more information read: [What's UP with Renters Insurance?](#) (Available in English and Spanish)

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