

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.



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

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/double-check-up/> Date: March 5, 2026