

Dropped by your home insurer? What to do...

In some parts of the country, home insurance is not as available and affordable as in the past, so UP is working hard to [help](#) consumers shop for asset protection. Avoid wasting energy being angry or scared when your insurer “breaks up” with you...

Don't panic, start shopping. In California and most states an insurer must give you 45 days notice before your policy will expire, but it may take that long to find replacement coverage that's comparable and affordable.

Ask your insurer in writing why they are dropping you and whether they will renew you if you make specific home improvements. If you bought the expiring policy through an agent, he or she may be able to help you get the decision reversed or find a new policy. File a complaint with [your state's Department of Insurance](#) if you feel your insurance company is not acting lawfully.

Seek help from an insurance *broker*. You can access more options through a broker or “independent agent” than a “captive” agent that only sells one company's products. If you're in California, try using UP's [Match UP Insurance Finder tool](#).

Shop around. Ask trusted contacts for agent and broker recommendations, use the Internet. Shop [smart](#) for a policy that will cover the full amount it would cost to rebuild your home in compliance with current building codes if it were to be completely destroyed by a natural or manmade disaster. To keep the cost down, consider a higher deductible.

Your choices may be limited. You may have to insure your home through an unfamiliar brand/company. [Check their financial strength](#) and compare their policy with the coverage you had.

If all else fails, get a quote from your state's insurer of last resort. In [Florida](#) and [Louisiana](#), it's Citizens Insurance Company. In California, it's the [Fair Plan](#). If you go that route, try and buy a [supplement](#) to fill gaps.

California residents: Help us monitor this situation by taking our [confidential home insurance survey](#).

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.

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