

[Here to help](#)

The insurance premiums you pay as an individual or business entitle you to **benefits and good claim service** in the event of a loss. You should not have to hire professional help to get your claim paid fairly, and often you don't. But when you do, you can turn to UP for guidance.

Policy language and claim rules are confusing, and the average policyholder is not on equal footing with an insurance company when negotiating a settlement after a loss.

United Policyholders offers free, "road-tested" [self-help guidance](#) to help you be your own best advocate. But depending on your situation, you may need to hire a professional advocate: [a public adjuster](#), a [lawyer](#), a [construction estimator](#), an industrial hygienist or other type of expert if you hit a roadblock. The [UP Professional Help Directory](#) can help you find experienced professional advocates in your region.*

Another way United Policyholders helps people and businesses is by defending laws that allow them to hire a professional insurance advocate on a contingent fee basis. Paying a professional by the hour to do battle with an insurer is not a viable option for the vast majority of people and businesses. Contingent fees provide the keys to the courthouse. We strongly support the [contingent fee system](#).

Remember: UP does not endorse or warrant any professional or vendor identified in our directory, so if you need to hire a professional, do the following before you agree to a payment arrangement or contract:

- Check license status and membership in professional associations
- Get a few references and call them
- A serious loss is disorienting, so wait until you have a clear head before hiring * Read a few articles in the [hiring professional help](#) section of our library
- Make and keep a copy of all contracts you sign

Here at UP, we will continue working to level the playing field so insurance remains a worthy investment.



*If you are an experienced advocate for policyholders but not yet in UP's Find Help directory, please email Sydney@uphelp.org for details on signing up.

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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