

Overwhelmed and Underinsured

Those two words describe the people in Missouri, Alabama and Arizona whose homes were recently wiped out. The fact is, about 2/3 of the homes in the United States are underinsured.¹ UP can help you be in the third that are not. You probably think you're already paying plenty for insurance. We couldn't agree more. But why pay all that money and still come up short?

What to do?

- Pull out your [policy](#) and calculate how much your home ("dwelling") is insured for per square foot (psf). The cost to rebuild your home will depend on its style, age and location. The cost of building most homes ranges from \$150-\$400 psf, so if yours is below that range, it may be underinsured.
- Call your agent or insurance company and tell them you want to make sure your dwelling is insured for full replacement value. Ask if they will send an independent estimator to your home, free of charge. Some companies will. Ask how you can adjust your policy limits without spending more. A good agent will help you do this. Take good notes on the conversations and keep them in a safe place. Consider raising your deductible and trimming non-essential coverage to lower your premium.
- Spend \$7 to get a second opinion from an online home replacement cost estimator like [HMFacts](#). Take time to input detailed information about your home.

You'll find useful tips on [Picking a good insurance agent or broker](#), [Shop Smart: Tips for Insuring Your Home](#), and much more on the [UPHelp website](#). Please [donate](#) to support our work in tornado and wildfire areas.

¹United Policyholders post-disaster [survey results](#) are consistent with [insurance industry sources](#) that estimate more than 60% of American homes are underinsured.