

## [Shop so you don't drop \(more \\$ than you should\)](#)



The quality of your insurance really does matter, but figuring out which policy will give you more protection is tricky. UP can guide you on what to look for and avoid, but getting the real scoop and comparing different options is very hard to do on your own.

That's why we were excited to join the [California Department of Insurance \(CDI\)](#) in announcing the release of their new shop and compare tool. We had connected the CDI with the creators of a "[terrific Texas tool](#)," and they picked up the ball and ran with it. United Policyholders asks all [50 states to follow suit](#). Both tools make it easy to compare whether important items are covered or excluded or capped such as:

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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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- If your roof gets damaged in a wind or hail storm, will the policy pay to replace it?
- Is damage from hail, mold, wind, leaks, flood, earthquake, earth movement covered, capped or excluded?
- Will you have to submit receipts to prove and recover the full value of destroyed items?

If you live outside California or Texas, the insurance policies available in your state may differ from the policies featured in the CA and Texas tools. The tools can still be used as guides, especially if you live in one of the growing number of states [that require insurers to post policies online](#).

Be a savvy shopper by reading our tips including:

- [Shop Smart - Tips for Insuring Your Home](#)
- [Picking a Good Insurance Agent or Broker](#)
- [Preparedness Tips from the Trenches](#)

To read past Tips of the Month, click [here](#). To suggest a future Tip of the Month, click [here](#) to submit your idea.