

## Speaking UP works

Our final tip of the month this year is simple: When it comes to insurance, [have a pro-active mindset](#).

- If you've had a loss, ask for a cash advance while your claim is being processed.
- If you've got property insurance, ask the agent or insurer that sold it to you whether it caps payments on specific items and excludes specific events.
- If you want to qualify for the best pricing, ask what you can do to reduce your risk profile.

Please support UP so we can continue to support you. This year we:

- Helped 500,000 insurance consumers at [uphelp.org](http://uphelp.org)
- [Intervened](#) to challenge an excessive rate increase by a home insurer
- Trained recovery advocates in Idaho, Louisiana, Hawaii and the Carolinas
- Published [Wise UP: The Savvy Consumer's Guide to Buying Insurance](#)
- Celebrated our 25th year of service

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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.

Source: <https://uphelp.org/speaking-up-works/> Date: November 12, 2024



See the original TOTM email [here](#).

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