

[Spooky Language Hiding in Your Insurance?](#)



Getting a notice from a home insurer that they're [dropping you](#) is scary, and UP works hard to help people in that situation. Read our [latest tips on shopping for affordable home](#)

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.

Source: <https://uphelp.org/spooky-language-hiding-in-your-insurance/> Date: February 15, 2026

[insurance](#) when your options are limited.

Just as scary is hearing your insurer say they won't cover a loss due to an exclusion you didn't know was in your policy. [UP is constantly fighting unfair exclusions](#) and defending your reasonable expectation that your insurance will provide the financial safety net you were promised.

Tell us your scary stories so we can help you. Technological advances are helping insurers add new exclusions and limits that aren't to your benefit. It's spooky out there. If you find scary wording in your policy, snap a photo or attach the digital file and send it to policies@uphelp.org.

And once you've dug up your current home or renters policy, we strongly suggest that you go over it with your insurance company. Don't just rely on "Yes, you're covered." [Use our list](#) to ask "what if" questions. Take notes of the conversations and store those notes in a safe place along with your policy and a basic inventory of your assets. Do your best to fill protection gaps and [avoid being underinsured](#) by increasing your dwelling limits and [adding flood](#) and/or [earthquake coverage](#) if you can afford to. Earthquake insurance in California has gotten more affordable, [it's worth getting a quote](#).

We are keeping a watchful eye on current wildfires. If you know someone who has been affected, please let them know about UP and www.uphelp.org and share the following resources:

- [Evacuation Tips](#)
- [First Steps After a Wildfire](#)
- Returning to your home after a wildfire: A post evacuation checklist (for homes still standing)
- [Out of the Ashes Home Loss File System \(how to help a recent fire survivor\)](#)

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.

Source: <https://uphelp.org/spooky-language-hiding-in-your-insurance/> Date: February 15, 2026