

[Spooky Language in Your Policy?](#)



Getting a notice from a home insurer that they're [dropping you](#) is scary, and UP works hard to help people avoid and deal with that situation. Read our [latest tips](#) on shopping for affordable home insurance when your options are limited.

Even scarier is hearing your insurer tell you they're not going to cover a serious loss due to fine print their lawyers wrote into the policy they sold you. UP works hard every day to help you fight back when that happens. Whether you're dealing with an exclusion related to [business interruption due to a pandemic](#) or other types of losses, UP has guidance or an advocacy initiative aimed at helping you get treated fairly so the insurance you paid for provides the financial safety net you were promised.

Tell us your scary stories so we can help you. Insurers are aggressively re-writing their policies by adding limits and exclusions that reduce your protection to save them money on payouts. 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." Ask "what if" questions. Make adjustments to avoid coverage gaps where feasible. Do your best to [avoid being underinsured](#).



Some risks such as [floods](#) and [earthquakes](#) have been excluded from home insurance for decades but you can, get a quote and add that protection if it fits your budget.

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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