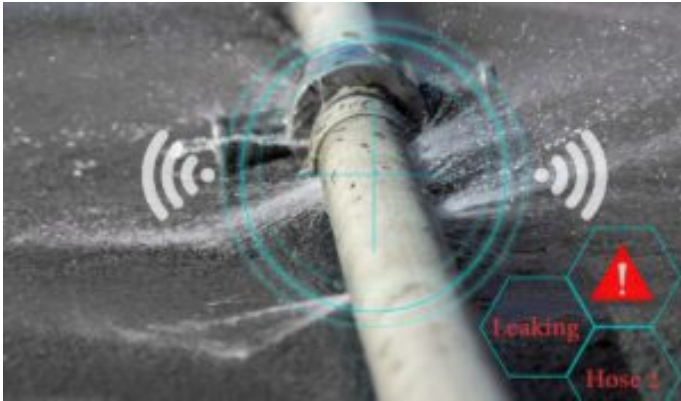


## Strategies for staying protected



In the past, insurance companies were insuring homes, regardless of their age and condition. That has changed dramatically thanks in part to new technologies that pinpoint risk factors.

Many Americans today, particularly those with older homes, are having the unpleasant experience of getting turned down when they [apply for home insurance](#) or getting a “[non-renewal](#)” letter when their current policy is about to expire. UP offers consumer guidance for both situations, and we are working on short and [long term solutions](#).

Here are some of the things insurance companies are requiring customers to do if they want to get or stay covered:

- Provide proof of installation of a leak detection/automatic shut off valve on the main water line.
- Install a monitored Fire and Burglar alarm
- Bring the property into compliance with risk reduction standards such as [Safer From Wildfires](#), IBHS [Wildfire Prepared Home](#), IBHS [Fortified](#), etc.
- Remove a trampoline, fence or pool, move a propane tank
- Replace your roof

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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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While these steps can reduce risk, some of them are too expensive or in some cases, not feasible for the property owner, and for those whose roofs aren't leaking – fixing what ain't broke seems wasteful and unnecessary.

**Our advice:** Document what you've done to reduce risk and comply with reasonable requirements and provide it to the insurance company. Take the steps you can afford. Seek out help taking steps you can't do on your own or afford to do. Look for mitigation grants in your area. Communicate with someone in your insurance company's underwriting department. If you can't get there directly, work with an agent who will advocate on your behalf.

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**New Video in the UP Preparedness Library:** Home insurance tips to stay protected and be a savvy consumer!

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