

[The best way to protect yourself from the home insurance crisis is also the easiest](#)

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There are countless expensive and arduous ways to protect yourself in California's home insurance crisis, but brokers say the simplest and most effective may be this: Check your mail.

It may seem obvious, but letting a piece of mail from your insurance company fall through the cracks could mean missing the news that your premium is going up or worse — that your insurance is being dropped.

“Getting a call saying, ‘I have these envelopes here and I opened them but the policy lapsed two days ago and the envelope has been sitting here for a month,’ — I have gotten that,” insurance broker Jay Zemansky told viewers at the Chronicle's Sept. 4 virtual event on home insurance.

If an insurance company isn't renewing a person's insurance, the company is required by law to send that person a letter in the mail at least 75 days before the coverage ends.

Getting as much advance notice as possible is especially important in an environment where new home insurance is harder to find than ever, according to Amy Bach, founder and executive director of the consumer advocacy group United Policyholders. Both State Farm and Allstate, two of California's largest home insurers, have not been offering new homeowners policies for more than a year and many others have put stringent restrictions on the number of new customers they'll take.

“As soon as you get a nonrenewal notice, you've got to start shopping. You might need every one of those 75 days to get something in place,” Bach said.

But the mail is also how you might learn tips about how to proactively protect yourself and your

insurance. A letter is how you'll find out if your policy is being renewed, and if so, at what price. Insurers may also include inserts about discounts you could qualify for or important information about your property — such as your wildfire risk score and how you could lower it.

Along with being diligent about checking the mailbox, Zemansky also encourages homeowners to sit down with their broker or agent and discuss any notice they get from their insurance company. Doing so can help homeowners better understand what the letter means and what steps they might need to take in response.

Several readers have also told the Chronicle that their brokers were able to tell them about a nonrenewal notice even before one came in the mail — making maintaining a good relationship with your broker even more key.

To learn more about California's home insurance crisis and how to protect yourself, watch a replay of our live event online or sign up for our newsletter guide below.

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