

[Tips for shopping for home insurance in a challenging market](#)

It is not uncommon for people to break down in tears after getting a notice that their home insurer is dropping them as a customer. In some cases, it's tears of frustration that they paid all that money for insurance they never used, or tears of betrayal (I was loyal to them, why did they break up with me – what did I do wrong?). Some people just feel panicked about shopping and the prospect of having to pay more than they can comfortably afford. Some people just get angry.

Our advice for California property owners: If your home insurer drops you, start shopping, **don't take the non-renewal personally, the Fair Plan is there if you can't find a better option.**

For more details, here is our most current guidance:

[Dropped by your insurer in California? Where to go for help](#)

[The Lowdown from UP on the California Fair Plan, a last-resort option for insuring your home](#)

[Home Insurance Check UP](#)

[How to Avoid Being Underinsured](#)

Related information:

[Government Supported Property Insurance Programs Are Here to Stay](#)

[UP Offers Solutions to California's Home Insurance Crisis](#)

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Source: <https://uphelp.org/tips-for-shopping-for-home-insurance-in-a-challenging-market/> Date: April 23, 2024

[Wildfires push Californians to high-risk insurance markets](#)

[Nearly 350,000 California Homeowners in Fire-Prone Areas Dropped by Insurers](#)

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