

## [UPdate on remedies for UNDERINSURED CA disaster survivors](#)

Wildfire survivors in regions throughout California are using UP's guidance on how to remedy the fact that they are grossly underinsured. Upon learning that assurances they'd gotten and relied upon from insurers, agents, and brokers that their homes were adequately insured were untrue – these homeowners are looking for answers and remedies.

UP is doing our best to answer individual questions and stay on top of the many court and legislative developments related to this battleground. Policyholders need to be able to hold insurers and their sales representatives to the promises they make that induce their customers to rely on the adequacy of their Coverage A limits.

The [Underinsurance Help](#) section of our online library contains guidance, options, and strategies. And, we are answering questions from underinsured property owners on our Ask an Expert forum and at the many public events UP staff and volunteers are hosting or participating in. We outline self-help remedies for negotiating an above-limits settlement, links to info on laws and lawsuits, and leads to qualified policyholder attorneys with prior experience litigating underinsurance cases.

New additions to our library: [A recent article](#) by policyholder attorney Lee Harris sheds light on current CA law, and [this UP press release](#) related to an important case that should help underinsured 2017 wildfire survivors convince their insurers to retroactively adjust their structure limits to where they should have been.