

## We get it...risk reduction isn't easy



Here's a New Year's resolution that doesn't involve depriving yourself of something you like to eat or drink: Do at least one thing in 2022 to make it less likely that your home could be damaged or destroyed due to a weather event or natural disaster.

Depending on where you live, it could be:

- Cleaning out gutters regularly.
- Installing hurricane straps or shutters.
- Installing sand bags around areas where heavy rains might enter your home. In many areas, you can get them free from your town, city or a [local charity](#).
- Relocating bushes, plants and small trees away from your home so there's at least 5 feet of open space around your home. This [best practice](#) is likely to become legally required in many rural and suburban areas in the near future.

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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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We know many home improvements aren't easy or easily affordable, and incentives and rewards can make all the difference. Some insurance companies will reward you for reducing risk, and UP is [working hard](#) to turn "some" into "ALL".

Call your insurance company or agent and ask what you can do qualify for home insurance discounts. [In some states](#) they are legally required to give rewards to those who make specific risk reduction improvements. Some insurers are [offering rewards voluntarily](#). For more info on wildfire risk reduction and rewards, click [here](#).

If you live in California and are a homeowner, PLEASE take our very short and easy to complete [Home Insurance Survey](#).

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