

[What to do if you've been 'non-renewed' by your insurance company](#)

Lookout Santa Cruz

Homeowners are trying to figure out a way forward in this new non-renewal landscape.

The law requires that homeowners receive a non-renewal notice at least 75 days before the policy expires. Some agents have alerted long-standing clients, even if their parent companies have not provided notice.

"[The insurance company] has to give you the specific reason for the nonrenewal, and if that thing is within your control, you have time to turn that around," Joel Laucher, a United Policyholders program specialist and former chief deputy commissioner of the California Department of Insurance, told those assembled at the Scotts Valley forum on insurance and fire prevention Tuesday evening. "But either way, I would start shopping for insurance."

Laucher also said that the California Department of Insurance website also has a list of 10 tips for finding residential insurance and that anyone may call the residential insurance company contact list to get a quote or referral to an agent from any of those companies.

"This, again, could be a fruitless effort, but there's no harm in trying given the only fallback is a FAIR Plan policy," he said.

Cassidy Insurance Agency owner Edan Cassidy stressed the importance of vetting independent agents and thoroughly exploring the possible options.

"You want to do your due diligence to find someone that you trust and that understands your particular risks," he said. "And someone who is willing to collect all the information and won't tack on a bunch of junk fees."

Cassidy Insurance agent Kami Cady added that even with a trusted agent, homeowners need to make sure they are well-versed in dealing with FAIR Plan coverage.

“There are a lot of limitations, exclusions and underwriting requirements,” she said. “You should have a very in-depth conversation with your agent to go over the coverages that meet your needs.”

“We probably harken for the days when we used to get that renewal and we’d be resentful of paying that premium,” said Laucher. “Now, we’d be grateful to see a renewal at any amount.”