

[What you need to know if your insurance company isn't renewing your policy](#)

CNN Money

NEW YORK CNNMoney.com) – Hurricane season will be here before we know it. And insurance companies have already been hedging their bets – canceling and not renewing policies in places like Florida, New York, Texas and Louisiana.

If you're getting left high and dry by your insurance company, we're going to tell you what you need to know.

1. Be heard

If you get a letter stating your insurer won't be renewing your policy, you need to be the squeaky wheel. Don't wait to call your state insurance department.

While laws vary by state, you may have the right to a hearing.

And if you think you've been treated unfairly, lodge a complaint with the insurance department. A rise in complaints can trigger an examination of the company at the states' insurance department. To find the number go to the National Association of Insurance Commissioners Web site at NAIC.org.

"The state insurance department handles hundreds of thousands of complaints," says Alessandro Iuppa, the President of NAIC.

2. Don't panic

If your insurer refuses to renew your policy coverage, don't sweat it. The insurance industry is still rife with competition. If you live in areas outside of Florida or Texas you'll have a lot of options, says Amy Bach, founder of the insurance information Web site, unitedpolicyholders.org. Surf online at insure.com or NAIC.org to see

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what else may be available.

Some insurance companies are competing for new customers, so you have some leverage in negotiating discounts. If you don't want to do the legwork yourself, check out an independent insurance agent. You can find get more information on the Independent Insurance Agents and Brokers of America at iiaba.org.

3. Check your discounts

Some insurance companies offer a discount to people who insure both their auto and home insurance that can be 10 to 15 percent. But you may want to make sure those discounts still apply if your home insurance is not renewed.

4. Use only as a last resort

With another hurricane season poised to wreak even more havoc, this isn't the time to skip insurance. More and more insurance companies are going to be hedging their bets.

You'll be seeing more state pools, called FAIR plans. These plans - called Fair Access to Insurance Requirements - are operated by the insurance industry for homeowners who can't get insurance through the commercial market. But these plans should be your last resort. The premiums are higher, and the coverage is less generous.

5. Get your rights

While the law varies by state, if you have already sustained damage and you have an open claim, an insurance company cannot just cancel its policy. In Florida, your insurance company must wait 90 days after repairs are completed to issue you a non-renewal letter.

If you do have an active claim, the insurance company is legally obligated to adjudicate that claim, according to *luppa*, as long as you have continued to pay premiums and have taken some steps to repair the damage. If they don't, the state has the authority to make sure the situation is settled.