

What's a jilted policyholder to do?



Getting a “non-renewal” notice from your home insurer is not a pleasant experience: You have to shop for replacement protection, and that’s no fun. You may have to leave a brand-name insurer for one you’ve never heard of. And on top of that, you probably did nothing to deserve being dropped.

Our best advice: Take a run at getting them to change their mind, but if it doesn’t work, file an official complaint with [your state](#), then move on and [start shopping](#) ASAP. We recommend finding a consumer-oriented local agent and using online comparison tools.

Wherever you live, here’s some basic guidance:

Don’t waste time trying to make an insurer keep you as a customer if they non-renewed you in compliance with the laws in your state. Unless an insurer is discriminating or failed to give you the required advance notice, no one’s going to force them.

There may be plenty of other insurers that want your business, and just because you don’t know their brand doesn’t mean they don’t have the cash reserves and integrity to be a reliable financial safety net.

If you get really stuck, most states offer last resort programs to help you secure basic coverage.

UP offers specific tips for [New York](#), [New Jersey](#), [Colorado](#), [Washington](#) and [California](#) residents on what to do when your insurer drops you.

To solve growing problems with non-renewals, reduced coverage and reduced affordability of home insurance in brush and coastal areas, UP has convened a Task Force chaired by UP Board Member and Oakland Hills fire survivor Susan Piper. The WUI [1] Task Force will be adding to our existing help resources and helping shape our future work.

[1] Wildland Urban Interface Zone