

## **Without Insurance No One Gets Paid**

People who lose their homes in floods, hurricanes, and other disasters look first to their homeowners or renters insurance policies for financial recovery help, and if they don't have any or enough insurance, they turn to FEMA, SBA, or other sources such as charities and loans. But there is no question – it is almost impossible to recover and rebuild after a disaster if your insurance company doesn't pay your claim. Individuals, businesses and communities need our property insurance system to be healthy and fair.

Thousands learned the hard way after Hurricane Katrina that the fine print exclusions in modern insurance policies can = little or no payment. Insurance policy fine print has prevailed despite the scores of lawsuits, film documentaries, government investigations and extensive media coverage that have taken place since 2005. But none of the hard work by United Policyholders, attorneys, grassroots citizen groups and public officials to expose and remedy the situation have been in vain. Systemic changes in insurance are slow and incremental, but justice will ultimately prevail. There are battles for fair insurance rates, sales and claims practices raging throughout the United States in many states and on many fronts. The policyholder side is growing in numbers and gaining momentum and sophistication daily, and UP is proud to be a conduit of information that is contributing to this trend.

Read more: <http://www.katrinaroadhome.org/14/insurance.html>