

Working to keep the HOME in home insurance



Consumers buy home insurance where legally required AND for the peace of mind of knowing that if adversity strikes, the policy will generate money to deal with **whatever** that adversity is. They don't sit

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around thinking up doomsday scenarios of every possible event that could damage or destroy their home and run every one of them by their insurers to confirm they'd be covered. They trust the professional that is selling them insurance and believe the promises insurers make in their ads. But of course, insurance policies virtually never cover "whatever".

This perennial conflict between consumers' reasonable expectations as to their home insurance and the limitations insurance companies write into their policy contracts is a primary reason United Policyholders exists. Working to help consumers' collect the insurance money they need to restore and replace a damaged or destroyed home and to limit the exclusions and limitations that block the flow of that money is a core goal of all three of our programs. The fancy legal phrase "indemnity in case of loss should not be defeated" simply means "the purpose of insurance is to make loss victims whole again." Exclusions and limitations that prevent loss victims from collecting benefits to pay for repairs and rebuilding defeat the very purpose of insurance.

Exclusions and limitations that block the flow of insurance money to victims of adversity are referred to as "protection gaps." [United Policyholders](#) together with [our allies](#) are working to expose and close protection gaps. Our allies include Professor Jay Feinman of [The Rutgers Law School Center for Risk and Responsibility](#), Attorney [Chip Merlin](#) and the Merlin Law Group team, CalWestern Law Professor and UP Senior Advisor [Ken Klein](#), U.Conn Law Professor Peter Kochenberger and trade associations including the National Association of Public Insurance Adjusters and the American Association of Public Insurance Adjusters.

In addition to advocating via *amicus* briefs for insurance policy language to be read in favor of coverage by courts of law, UP is encouraging state insurance regulators to disapprove policy forms that contain unfair exclusionary language and/or provide only illusory coverage. And, we are constantly reaching out to consumers through our website, publications, partners, and the media to help people shop wisely and seek out policies with [fewer exclusions and better coverage](#).

The Protection Gap Project

Through our engagements with the National Association of Insurance Commissioners and the Federal Insurance Office and various partnerships, UP is advocating for essential coverage standards and more robust risk reduction/mitigation support and rewards. We are conducting research and gathering samples of unfair exclusions and hidden limits via a dedicated email address: policies@uphelp.org. With this

information, our partners and we will raise awareness of the hollowed-out coverage trend and (hopefully) inspire competition among insurers to reverse it by offering simplified, essential protection policies.

The WRAPP Project (Wildfire Risk Reduction and Asset Protection Project)

Many states now require insurers to facilitate and reward residents who take steps to fortify their homes against hurricanes and flooding. But mitigation support and insurance reward programs for wildfire risk reduction are almost non-existent, and there is now a full-blown home insurance availability and affordability crisis in many parts of California. [UP is working to build a viable mitigation program that will restore consumer options.](#)

We are working hard to keep the HOME in home insurance...