United Policyholders
Roadmap to Preparedness Program

LISTOS CALIFORNIA

Dropped by your home insurer?
Steps to take in California

Act Promptly

STEP 1

Read the paperwork from your insurer. Contact them and ask if there are home improvements you can make that will get them to reverse their decision to drop you. Note: The non-renewal notice must be sent to you **75 days before** the policy expires.
www.uphelp.org/droppedca

Know Your Rights & Get Help

STEP 2

If you believe that you are being non-renewed in violation of the law, file a "Consumer Complaint" with the California Department of Insurance
www.insurance.ca.gov/01-consumers

Shop for Options

STEP 3

Work with a good agent to find all options including "non-admitted" insurers. Watch UP shopping help videos and use CDI tools: www.uphelp.org/cainsurancehelp

Be Prepared to Pay More, Avoid Cutting Coverage

STEP 4

Aim to insure your home for what it would cost to rebuild it and the risks you face in your area. Keep good notes of your conversations. Avoid being in the ⅔ of homes in the US that are underinsured.
www.uphelp.org/checkup

Last Resort

STEP 5

The California FAIR Plan (CFP) offers basic fire protection if you can't find a "regular" company to insure you. Consider pairing a CFP policy with a "difference in conditions" policy to fill gaps in what CFP policies don't cover.
www.uphelp.org/CFP

For more information and guidance, visit:
www.uphelp.org/droppedCA

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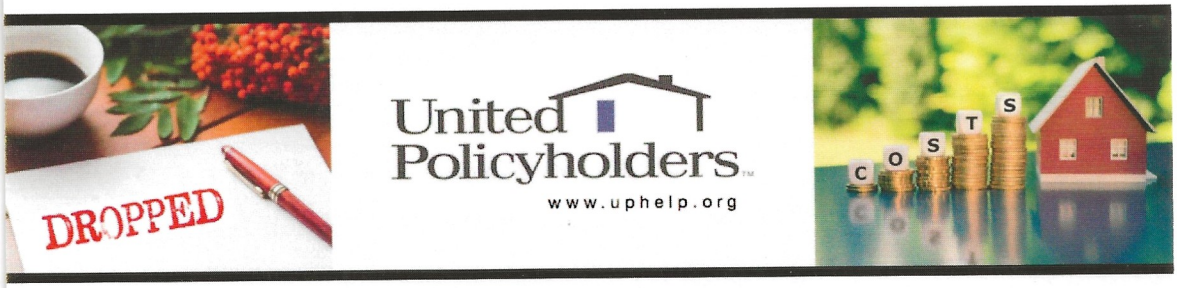


WRAP Resource Center

wildfire risk reduction and asset protection initiative

SCAN ME

Scan the QR code to access wildfire mitigation info and help resources: www.uphelp.org/wrap



Home Insurance Headaches?

Please take a brief nonprofit survey:

www.uphelp.org/CAhomesurvey

This survey is being conducted by the consumer advocacy nonprofit United Policyholders ("UP"). The data collected helps UP continue to help California households keep their assets insured at an affordable price. Thank you for your participation.