**I received a notice terminating my homeowners insurance—what should I do?**

Your insurer must send you a notice of cancellation or non-renewal at least 30 days before the termination becomes effective. The notice must state the specific reasons for the action. The notice must also advise you that you have ten (10) days from the date you received the notice to make a written request to the Insurance Commissioner to review the insurer’s action.

So, the first thing you should do if you receive a notice of cancellation or non-renewal is carefully read the notice and reasons for the termination. If you believe the notice was issued in error or the stated reasons are incorrect, you must make a written request for review to the Pennsylvania Insurance Department within 10 days. You may submit a request for review of the notice electronically to the Department by clicking on the following link and providing all necessary information, including the exact name of your insurance company, your policy number, and a statement of the reasons why you believe the notice was issued in error or is otherwise incorrect.

**What happens if I miss this 10-day deadline?**

If you submit a request for review after this deadline, your request will be denied as untimely, unless you can prove your late request was due to extraordinary circumstances beyond your control and that you promptly submitted your request upon learning of your right to do so.

**Should I contact my insurance agent or company?**

You can, especially if you are unsure about the information in the termination notice or have questions about it. However, it is important to note that contacting your agent or company about the notice does not change the 10-day deadline for requesting review by the Insurance Department. If you want the Insurance Department to review your cancellation or non-renewal, make the request in writing as soon as you can after receiving the notice, regardless of whether you contact your agent or company or what your agent or company may say.

**Why can my policy be cancelled or non-renewed?**

In Pennsylvania, insurance companies are prohibited from cancelling or non-renewing homeowners insurance policies except for certain reasons. These include if you fail to pay your premium when it’s due or there has been a substantial increase in the hazards the policy insures against after the date your policy was issued. Your insurer can also cancel or non-renew your policy due to a substantial increase in hazard resulting from willful or negligent conduct on the part of you as the insured. Such conduct can include failing to correct a hazard on your property when requested to by your insurer, provided your insurer has given you a reasonable amount of time to make these repairs.