

# Oregon homeowners bill of rights

## Clear and simple explanations

- Insurance companies must give clear policy terms, limitations, and explain policyholder responsibilities. Oregon Revised Statute (ORS) 746.023
- Consumers can file complaints with the Oregon Division of Financial Regulation (DFR) if they believe an insurance company or agent unfairly discriminates, nonrenews, cancels, denies claims, or is otherwise not compliant with the Oregon Insurance Code.
- Contact an advocate at DFR at 888-877-4894 or by email at [DFR.InsuranceHelp@dcbs.oregon.gov](mailto:DFR.InsuranceHelp@dcbs.oregon.gov).
- File a complaint or view resources at [dfr.oregon.gov](http://dfr.oregon.gov).



## Policy renewal, nonrenewal, and cancellation requirements

- Insurance companies must notify you in writing at least 30 days before renewing, changing, reducing, or not renewing your policy. ORS 746.687
- Insurance companies cannot cancel or refuse to renew your policy for the first claim in five years. ORS 746.686
- Insurance companies cannot refuse to renew your policy based on race, religion, or other protected classes. OAR 836-080-055
- If an insurance company cancels your policy, they must give you 10 days' notice for concealment, fraud or material misrepresentation, or nonpayment. ORS 746.687

- A 30-day cancellation notice is required for other reasons such as a substantial increase in the risk, violating the terms or conditions of the policy, or an order by the director of Department of Consumer and Business Services (DCBS) requiring the insurer to discontinue coverage. ORS 746.787
- A cancellation notice must clearly explain the reason for the cancellation. If it is due to nonpayment, an insurance company must specify the amount owed and the deadline for receipt of payment to avoid cancellation.
- An insurance company has 60 days to underwrite a new application and can cancel the policy within this time frame if it does not meet its underwriting guidelines.

## Annual policy review

- You can ask to have your insurance score reviewed annually. This score is related to your credit score. A lower credit score cannot

negatively affect the amount you pay for your existing insurance policy. Higher scores may help reduce premiums, meaning your premium will either be lowered or remain the same. ORS 746.661(2) and 746.663

## Personal property payout

- If you have a total loss from a major disaster declared by the governor, you can request up to 70 percent of your personal property payout without submitting an inventory. You can still claim up to 100 percent of your policy limits with a detailed inventory for covered items. ORS 742.053(3)

## Using a public adjuster

- You have the right to use a public adjuster. The cost of the adjuster is your responsibility, and you should always read the proposed contract in detail.
- You should always confirm that a public adjuster is licensed by visiting our website at [Division of Financial Regulation](#).

## Switching insurance companies

- You can cancel your policy anytime and switch to another company. Review any guaranteed premiums or discount in advance and be aware of any midterm cancellation fees. It is a good idea to establish a new policy before canceling the existing one, as new coverage or better rates are not guaranteed. Your insurance company should issue a prorated refund, minus any applicable fees.
- Many insurance companies have new client discounts. Understand what discounts will be removed or reduced at subsequent renewals, resulting in an increased premium.

## Protection from wildfire risk

- Your policy cannot be canceled midterm because of active wildfire risk. However, it can be canceled for nonpayment, material misrepresentation, or breach of contract. If the insurance company is nonrenewing or

increasing your premium due to wildfire risk, they are required by Oregon law to provide you the specific reasons and information in a notice sent to you. ORS 742.277

## Claim handling

- Insurance companies must confirm receipt of a submitted claim within 30 days.
- You have the right to use any contractor. It is good practice to check references, license status, and review any complaints filed. There may be benefits for using contractors and vendors that have a relationship with the insurance company.
- License status may be checked at the [Oregon Construction Contractors Board](#)
- Denied claims must include a clear written explanation confirming the decision.
- Most homeowners and renters' insurance policies will pay the additional living expenses (ALE) you incur if you cannot live in your home due to a covered loss. For example, if you need to move into a hotel or apartment while your home is repaired or rebuilt, the insurance company will pay your extra costs for temporary housing up to the limit shown on your declarations page or schedule of coverage.
- If a loss is related to a major disaster declared by the governor, additional time for ALE may be provided, up to the policy limits. ORS 742.270

## Other Resources

- [Homeowner rate and underwriters guide](#)
- [Post disaster claims guide](#)
- [Problems with your insurance or financial services? We can help.](#)
- [Additional living expenses](#)