



Fair Housing Council of Suburban Philadelphia

A Fact Sheet on Homeowners Insurance Discrimination

Homeowners insurance is coverage that protects you against losses from damage to the physical structure of your home and its contents. It also protects you from liability for personal injuries that might occur on your property. A home is usually the largest and most important asset your family will own. It is vital that this asset be protected in case of disaster.

Discrimination in homeowners insurance occurs when an insurance company or agent unlawfully treats current or prospective homeowners' differently because of their race, color, national origin, religion, sex, disability, or because they have children in their family.

Homeowners insurance discrimination may include such things as:

- Charging higher rates
- Offering policies with inferior coverage
- Not returning calls for information
- Denying coverage altogether

Homeowners insurance "redlining" is a form of discrimination where an insurance company or agent treats homeowners' differently because of the race or national origin of residents in the neighborhood where their home is located.

Insurance redlining may include such things as:

- Imposing different terms and conditions for coverage if homes in minority neighborhoods
- Refusing to write policies for homes in minority neighborhoods
- Offering inferior policies in minority neighborhoods
- Discouraging applicants from minority neighborhoods

The Fair Housing Act protects you from homeowners insurance discrimination. This law makes it unlawful to discriminate in any housing related transaction on the basis of race, color, national origin, religion, sex, disability, or familial status.

The Fair Housing Council of Suburban Philadelphia can help investigate your complaint and assist you in determining what action should be taken.

If you believe that you have been a victim of homeowners insurance discrimination contact:

The Fair Housing Council of Suburban Philadelphia
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