

Zip Codes Covered by Mandatory One Year Moratorium on Non-Renewals

Insurance Commissioner Ricardo Lara issued a mandatory one-year moratorium on insurance companies non-renewing policyholders--helping at least 800,000 homes in wildfire disaster areas in Northern and Southern California. The commissioner's action is the result of Senate Bill 824—authored in 2018 by Lara while serving as state senator—in order to give temporary relief from non-renewals to residents living near a declared wildfire disaster.

Because the homeowner insurance crisis extends beyond the wildfire perimeters and impacts residents statewide, Commissioner Lara went a step further and called on insurance companies to voluntarily cease all non-renewals related to wildfire risk statewide until December 5, 2020, in the wake of Governor Gavin Newsom's [declaration of statewide emergency](#) due to fires and extreme weather conditions. A statewide moratorium would provide all California homeowners, renters, and businesses peace of mind, and allow time for stakeholders to come together to work on lasting solutions, help reduce wildfire risk, and stabilize the insurance market.

“This wildfire insurance crisis has been years in the making, but it is an emergency we must deal with now if we are going to keep the California dream of home ownership from becoming the California nightmare, as an increasing number of homeowners struggle to find coverage,” said Commissioner Lara. “I am calling on insurance companies to push the pause button on issuing non-renewals for one year to give breathing room to communities and homeowners while they adapt and mitigate risks, give the Legislature time to work on additional lasting solutions, and allow California’s insurance market to stabilize.”

Following Governor Newsom's emergency declarations in October, the Department of Insurance partnered with CAL-FIRE and the Governor’s Office of Emergency Services to identify wildfire perimeters and adjacent ZIP codes within the mandatory moratorium area. The December 5, 2019 bulletin includes seven of the 16 state-declared wildfire disasters, and CAL-FIRE is working to identify perimeters for the remaining nine fires, which the Department of Insurance will announce in a separate bulletin.

If you received a notice of cancellation or non-renewal after the declared state of emergency that relates to the fire associated with your Zip Code, and the reason for the cancellation or non-renewal relates to wildfire risk, you should contact your insurance company to seek a reinstatement of the policy. If your insurer refuses, you are encouraged to contact us and file a [Request for Assistance](#).

Eagle Fire

95423, 95422, 95451, 95493, 95458, 95987, 95464, 95485, 95979, 95443

Getty Fire

90049, 90025, 90024, 90272, 90403, 91403, 91436, 90402, 90077, 90095, 90073

Hill Fire

92509, 92504, 92324, 92505, 91752, 92337, 92316, 92501

Kincaid Fire

95404, 95403, 95492, 95448, 95425, 94515, 95461, 95441, 94928, 95409, 95401, 95407, 95405, 95451, 94574, 95446, 95436, 95467, 94951, 95442, 95445, 95457, 94508, 95421, 95452, 95449, 94567, 95439, 94576

Maria Fire

93060, 93066, 93003, 93010, 93012, 93021, 93001, 93036, 93004, 93023, 93015, 93022

Saddle Ridge Fire

91342, 91344, 91326, 91311, 91321, 91381, 93063, 91331, 91350, 91355, 91387, 91304, 91354, 91343, 91306, 91351, 91352, 91325, 91042, 91324, 91040, 91384, 91340, 91390, 91345, 93015, 93510, 93040, 91330

Tick Fire

91387, 91351, 91390, 91342, 93551, 91350, 91354, 91321, 91384, 93510, 93532