

Property insurance moratorium declared

October 5, 2023



California State Insurance Commissioner Ricardo Lara, following Gov. Gavin Newsom's August 29 emergency fire declarations, issued a mandate that no insurer shall issue a notice of cancellation or non-renewal due to wildfire risk.

The mandate for a one-year moratorium commenced on August 29 and will expire August 28, 2024.

The bulletin was released to the public Sept. 14.

Senate Bill 821, Insurance Code 675.1 provides the following language.

"An insurer shall not cancel or refuse to renew a policy of residential property located in any ZIP code within or adjacent to the fire perimeter, for one year after the declaration of a state of emergency per Government Code 8558, based solely on the fact the insured structure is located in an area in which a wildfire has occurred."

The moratorium affects the following zip codes within the Smith River Complex and include 95531, 95532, 95568, 95546, 95548, 95556, 95567, 95568 and 96039.

The moratorium also includes all residential properties within the Happy Camp Complex Fire that burned recently.

The moratorium mandate must offer to rescind any notices of cancellation or non-renewable since the August 29 emergency declarations.

A consumer hot line about this bulletin is available and property owners may call 800-927-4357 for any questions.