



#INSURECA

CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

Commissioner Lara Expands Moratorium to Protect More Wildfire Survivors from Non-renewals

Mandatory one-year moratorium preventing homeowners insurance cancellations and non-renewals now also covers those affected by the Hughes Fire

Insurance Commissioner Ricardo Lara has expanded emergency insurance protections for Southern California homeowners affected by recent wildfires to include those impacted by the Hughes Fire. The Commissioner's latest Bulletin includes ZIP Codes for those residents near the Hughes Fire who are now covered under the mandatory one-year moratorium on insurance non-renewals and cancellations, ensuring more wildfire survivors have continued access to coverage.

This moratorium order shields those within the perimeters or adjoining ZIP Codes of the Hughes Fire in Los Angeles County for one year from the Governor's [Executive Order N-14-25](#) on January 27, 2025. This is in addition to Commissioner Lara's [moratorium orders](#) in January which protect residents in and adjacent to ZIP Codes of the Palisades, Eaton, Hurst, Lidia, Sunset, and Woodley fires in Los Angeles County, regardless of whether they suffered direct property loss.

With ongoing recovery efforts across the region, Commissioner Lara remains committed to issuing additional supplemental bulletins as necessary to cover more areas in Los Angeles and Ventura counties impacted by wildfires.

"Homeowners affected by the Hughes Fire and other devastating wildfires should not have to worry about losing their insurance coverage during this crisis. My moratorium powers ensure that insurers cannot cancel or refuse to renew policies for those in wildfire-impacted areas, providing much-needed stability and relief during this difficult time. My team and I are working tirelessly to protect consumers and help them receive the benefits they are entitled to as quickly as possible."

-Commissioner Lara.

Residents can go to the [Department of Insurance website](#) to see if their ZIP Code is included in the mandatory moratorium. Consumers should contact the Department of Insurance at 800-927-4357 at [insurance.ca.gov](#) if they believe their insurance company is in violation of this law, or have additional claims-related questions.



In addition, given the overwhelming support by local elected leaders and consumers for the residential moratorium law that Commissioner Lara has implemented since 2019 to protect millions of homeowners across the state, Commissioner Lara is sponsoring the Business Insurance Protection Act (SB 547) this year jointly authored by Senator Sasha Renée Pérez and Senator Susan Rubio to expand this law to include commercial policies. This measure will cover businesses, homeowners' and condominiums associations, affordable housing units and residential developments, and non-profits, among other essential businesses.

Commissioner-led actions to protect wildfire survivors, speed recovery, and prevent fraud

Since these wildfires started, Commissioner Lara has taken multiple actions to speed recovery and prevent fraud including:

- **Increasing insurance coverage in high-risk areas:** Commissioner Lara, as part of his [Sustainable Insurance Strategy](#), issued his [Net Cost of Reinsurance in Ratemaking Regulation](#) and [Catastrophic Modeling in Ratemaking Regulation](#) which require insurance companies — for the first time — to increase coverage in high-risk areas, ensuring more options for Californians while limiting the costs passed on to consumers. These regulations work hand-in-hand with other reforms that Commissioner Lara has spearheaded that will have the effect of maintaining and increasing insurance coverage options for Californians across the state. Under the regulations, insurance companies using reinsurance costs and/or catastrophic modeling must increase coverage in wildfire-prone regions.
- **Pause on non-renewing and cancelling policies:** Commissioner Lara [issued a Notice](#) calling on all insurance companies to stop any pending non-renewals or cancellations for any properties located near wildfires, if they are not already protected by the mandatory moratorium. This includes non-renewals issued up to 90 days prior to January 7, but taking effect after the start of the wildfires. This pause on non-renewing and cancelling policies would last six months as impacted communities begin the recovery process. In addition, Commissioner Lara called on insurers to offer beyond the 60-day grace period under existing law for policyholders in the immediate affected wildfire areas, to pay their home insurance premiums given the challenges that many policyholders in these areas are having right now.
- **Insurance support workshops:** Commissioner Lara announced two more insurance support workshops on [March 8 in Los Angeles and March 15 in Pasadena](#) to help survivors understand their insurance policies and the claims process, while also providing information about available resources for rebuilding and recovery. These workshops are open to all those impacted by the recent wildfires. Call 800-927-4357 to schedule a one-on-one appointment with a Department of Insurance expert.
- **Protecting Access to Medically Necessary Health Care and Medication:** Commissioner Lara [issued a Notice](#) directing companies to submit emergency plans detailing how they will ensure continued access to medically necessary health care services, including prescription drugs, for the duration of the declared State of Emergency due to the Palisades, Eaton, and other fires.
- **Cracking Down on Fraud:** Commissioner Lara sent the Department's enforcement team to safeguard Angelenos from fraudsters who are targeting wildfire survivors and [issued a warning against illegal activities](#) including soliciting by public adjusters for seven days after evacuation orders end.
- **Alerting Residents to Evacuation Benefits:** Many consumers are unaware that they may have coverage under their homeowners' and renters' insurance policies to help them with evacuation and recovery expenses. Commissioner Lara reminded residents in Los Angeles County who have been ordered to evacuate due to the wildfires that their homeowners' or renters' insurance may help with evacuation and relocation costs under [Additional Living](#)

[Expenses coverage](#), known as ALE. ALE coverage typically includes food and housing costs, furniture rental, relocation and storage, and extra transportation expenses, among other costs. Also, those with uninhabitable homes -- even if there is no wildfire damage -- could have coverage under ALE.

- **Ensuring no out-of-pocket insurance costs for debris removal:** Commissioner Lara worked closely with local, state, and federal leaders to ensure that the program's costs are not deducted from a policyholder's primary insurance benefits needed to rebuild. He also issued a [Consumer Alert](#) and [Notice](#) detailing how the program will interact with insurance — a benefit available to all eligible property owners who choose to participate in the 2025 Los Angeles Wildfires Debris Removal Program.

Here are some additional tips for consumers:

- Keep all receipts during your evacuation.
- Policy provisions, including deductibles, vary by company, and residents should check with their insurance company or agent as soon as possible to confirm coverage, limits, and any other limitations and documentation requirements. Most renter's policies also typically include ALE coverage.
- Document the date, time, and names of any insurance company employees you speak to regarding your coverage.
- Consumers should make sure any insurance agent or public adjuster offering their services has a valid license by checking online with the [Department of Insurance](#).
- Download the Department's [Top 10 Tips for Wildfire Claimants](#) (also [available in Spanish](#), [Mandarin](#), and [Vietnamese](#)), which includes information about claiming ALE benefits.
- Under existing law, public adjusters cannot solicit business for seven calendar days after a disaster.
- Don't forget copies of insurance policies, important papers, and a photo or video inventory of your possessions. An inventory can be completed quickly and easily on your smart phone and safely stored in the Cloud.

[Additional resources and information for consumers on wildfires](#) are available from the Department of Insurance. Download a free [home inventory guide](#) from the Department website, or receive a hardcopy by calling the Department of Insurance Consumer Hotline at 800-927-4357.

- If you have any questions or need assistance, the Department of Insurance is here to help. Please call: 1-800-927-4357 or visit www.insurance.ca.gov.
- Additional contact information:
 - California Governor's Office of Emergency Services (Cal OES): (916) 657-9494 or www.caloes.ca.gov
 - California Department of Forestry and Fire Protection (CAL FIRE): www.fire.ca.gov
 - Federal Emergency Management Agency: 1-800-621-FEMA (3362) or www.fema.gov
 - Contractors State License Board: 1-800-321-CSLB (2752) or www.cslb.ca.gov
 - National Insurance Crime Bureau 1-888-815-9064 or www.nicb.org



Exciting News! ✨ The California Department of Insurance (CDI) is proud to introduce the **Community Outreach and Education Partnership Initiative**. This dynamic program is designed to raise consumer awareness about CDI's vital services and expand understanding of key insurance topics and fraud prevention. Become a valued partner and unlock exclusive access to:

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