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# CALIFORNIA CONSUMER ALERT

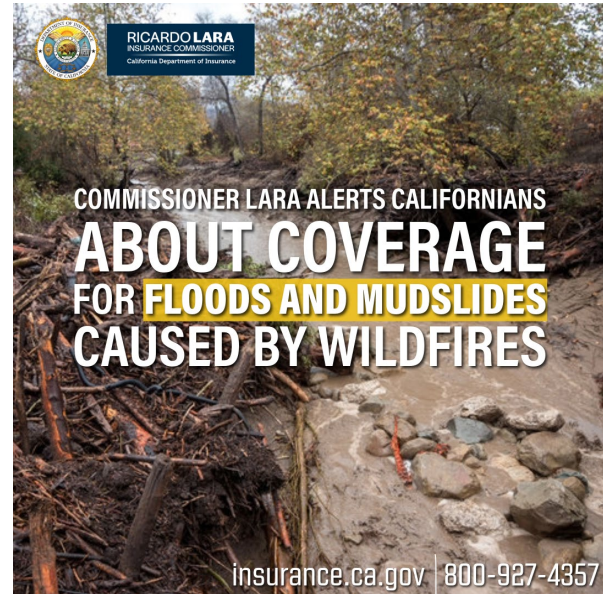
Insurance Commissioner Ricardo Lara

## Commissioner Lara alerts Californians about coverage for floods and mudslides from burn scars caused by recent wildfires

*Issues Notice to insurance companies that damage is covered if caused by a wildfire*

**September 19, 2025** – Homes and roads have already been hit hard as yesterday's storm swept across California and, with the threat of additional mudslides and debris flow continues, Insurance Commissioner Ricardo Lara today issued a [Notice](#) to insurance companies reminding them of their legal duty to cover damage from any mudslide, debris flow, or similar disaster that is caused by the recent statewide wildfires that may have weakened hillsides.

"The top priority is the safety of residents in these affected areas, and protecting those still vulnerable wildfire survivors in burn areas across California," said Commissioner Lara. "Beyond immediate safety concerns, survivors should have peace of mind knowing the protections in place for recovery. I am reminding insurance companies of their legal obligation to cover any mudslides, debris flows, or other damage resulting from these fires so that consumers can recover as quickly as possible."



A "burn scar" refers to land left bare after a wildfire, making it prone to flash floods and debris flows. Without vegetation to absorb rain, water runs off quickly, and wildfire heat can create a water-repellent soil layer, worsening the risk. Even light rain can trigger dangerous flooding, especially in steep areas. Homes, roads, and infrastructure near recent burn areas face heightened danger, often with little warning.

Many policyholders may not be aware that homeowners' and commercial insurance policies typically exclude flood, mudslide, debris flow, and other similar disasters — unless they are directly or indirectly caused by a recent wildfire or another peril covered by the applicable insurance policy. The Department of Insurance has posted a [fact sheet for consumers](#) to answer questions about what their policies cover.

The Montecito mudslide in Santa Barbara County in January 2018 that followed the destructive Thomas Fire claimed 23 lives and caused more than \$421 million in damage, according to [Department of Insurance data](#). Following that disaster, the Governor enacted a new law to help prevent confusion about insurance coverage following mudslides.

Commissioner Lara is also urging consumers to take the following steps to prepare for upcoming storms and the winter storm season:

- Use their smart phone to perform a [home inventory](#) to create a record of their belongings and store scans of important documents that they can easily access.
- Locate their insurance papers and put in a safe place or upload to an online location.
- For renters, consider purchasing renters' insurance to protect their personal belongings, which typically are not covered by their landlord's homeowners' policy.
- Consider comprehensive auto insurance, which would protect their vehicle in the event of flood damage.
- Visit the Governor's Office of Emergency Services (CalOES) "winter wise" web page to [read more tips to prepare for winter weather](#).
- Consider flood insurance for future disasters in addition to their homeowners' insurance policy. The [National Flood Insurance Program](#) currently provides the majority of flood coverage written in the state, but private flood insurance is also available. Flood insurance takes effect 30 days after it is purchased, except in the case of a home purchase where flood insurance is required by the lender.

The Department of Insurance can help consumers with insurance coverage or claim questions. Contact us at our consumer hotline at 800-927-4357 or through online chat or email at [insurance.ca.gov](https://insurance.ca.gov).

**Resources:**

- [Link to Notice](#)
- [Coverage for Flood, Mudflow, Mudslide, Debris Flow, Landslide, or other Similar Event After a Wildfire Fact Sheet](#)
- [Flood Insurance Fact Sheet](#)