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CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

# Insurance Commissioner Lara Alerts Consumers Across the State About Insurance Coverage Ahead of Winter Storms

**December 19, 2025** - As severe winter storms are predicted to pelt the state with extreme wind, rain, and snow, Insurance Commissioner Ricardo Lara is working to help Californians understand their insurance coverage and how they can recover from storm damage. The length and nature of the storm is predicted to bring the type, intensity, and duration of rainfall that can lead to significant flooding, in many areas, including those areas where communities may be less aware of flood risks. The Department has posted a Top Ten Tips for People Affected by Winter Storms to answer questions about what consumers' insurance policies may cover.


Commissioner Lara is also alerting communities affected by wildfires in recent years that this rainfall may trigger debris flows, especially on south-facing slopes. Communities should be on alert and take practical pre-cautions, including those listed by IBHS and local flood risk officers, and pay attention to early-warning systems, including alerts from the National Weather Service. Consumers should also check their home or rental insurance policies, and remember insurance companies have a 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.

"Consumer protection is our top priority. We want to make sure everyone stays safe as we enter the holidays," said Commissioner Lara. "I am working to make sure residents in areas affected by recent wildfires know their rights in the event that they suffer further damage from debris flows. Experts with my Department stand ready during the holiday season to help consumers with claims and questions about their policies."

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. However, they can cover water damage from wind-driven rain that occurs during a storm and damage from fallen trees. Comprehensive vehicle insurance can also cover flood damage and other winter storm damage. The Department of Insurance has posted a fact sheet for consumers to answer questions about what their policies cover.

Commissioner Lara urges consumers to take the following steps to prepare for the winter storm season:

- Have a family emergency plan and choose a safe meeting point and prepare an emergency kit.
- 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 will 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. CalOES also has storm season safety information.
- 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.

**Additional Resources**

- Coverage for Flood, Mudflow, Mudslide, Debris Flow, Landslide, or other Similar Event After a Wildfire Fact Sheet
- Flood Insurance Fact Sheet
- Top Ten Tips for People Affected by Winter Storms