

The One-Year Non-Renewal Moratorium, Explained

On December 5, 2019, California Insurance Commissioner Ricardo Lara issued a mandatory one-year moratorium on insurance companies declining to renew policyholders in wildfire disaster zones.

What does this mean?

Between now and December 5, 2020, your homeowners insurance carrier cannot decline to renew your coverage for wildfire-related reasons.

Does this apply to my property?

The moratorium applies to over 1 million properties within certain zip codes in and adjacent to the sites of recent wildfires. If you own property in one of the following zip codes, you're covered:

46 Fire: 92509, 92504, 92503, 92506, 92324, 92505, 92570, 92508, 91752, 92337, 92316, 92501

Eagle Fire: 95423, 95422, 95451, 95493, 95458, 95987, 95464, 95485, 95979, 95443

Easy Fire: 93065, 91360, 93021, 93063, 91320, 93012, 91362, 91361, 91307, 93015, 93066

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

Glen Cove Fire: 94591, 94534, 94590, 94510, 94589, 94503

Hill Fire: 92509, 92504, 92324, 92505, 91752, 92337, 92316, 92501

Hillside Fire: 92407, 92345, 92376, 92346, 92308, 92314, 92404, 92315, 92405, 92352, 92344, 92377, 92371, 92411, 92325, 92382, 92397, 92359, 92386, 92391, 92341, 92333, 92322, 92321, 92358, 91759, 92317, 92378, 92385

Kincade 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

Reche Fire: 92324, 92509, 92376, 92557, 92507, 92373, 92410, 92354, 92316, 92501, 92313, 92408, 92401, 92318, 92350, 92521, 92415

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

Sandalwood Fire: 92373, 92320, 92374, 92399, 92223, 92555, 92324, 92557, 92354, 92318, 92350

Sky Fire: 94553, 94572, 94525, 94523, 94549, 94520, 94530, 94803, 94547, 94563, 94564, 94708, 94569

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

Wolf Fire: 92220, 92223, 92399, 92583, 92549, 92256, 92230, 92339, 92282

[Old] Water Fire: 92404, 92346, 92407, 92410, 92405, 92325, 92322

Check [insurance.ca.gov](https://www.insurance.ca.gov) for the most up-to-date zip codes.

My coverage was denied even though the moratorium applies to me. What do I do?

For those in eligible zip codes, if your policy was canceled due to wildfire risk and you received notice, you should contact your insurance company about getting your policy reinstated. If you need additional help, contact the California Department of Insurance at **1-800-927-4357** or [insurance.ca.gov](https://www.insurance.ca.gov).

The moratorium does not apply to me. Does that mean my insurer can drop me?

Yes, but they must give you notice in writing at least 45 days before your policy's expiration date. If your insurance carrier declines to renew your policy without giving proper notice, contact the Department of Insurance at 1-800-927-4357 or [insurance.ca.gov](https://www.insurance.ca.gov). For steps on finding a new insurance policy, see

How to Find (or Keep) Fire Insurance.