

The New One-Year Non-Renewal Moratorium, Explained

For the second year in a row, California Insurance Commissioner Ricardo Lara has issued a one-year moratorium on insurance companies declining to renew policies in wildfire-prone areas.

What does this mean?

If your property is located in one of the Zip Codes listed below, your insurance provider may not cancel or refuse to renew your policy for one year after the declaration of a state of emergency.

How does this moratorium differ from the 2019 moratorium?

The 2020 moratorium affects homeowners impacted by 2020 wildfires. The new moratorium applies to 2.1 million properties, up from the 1 million covered by the 2019 moratorium. If you were covered by the 2019 moratorium, you are not necessarily covered by the 2020 moratorium.

Which Zip Codes are covered?

Policyholders in the following Zip Codes are protected through **August 20, 2021**:

W-5 Cold Springs Fire

96104, 96123, 96130, 96101, 96116, 96115, 96110, 96119, 96132

Sheep Fire

96130, 96114, 95947, 96137, 96122, 96056, 96113, 95983, 96128, 96121, 95923, 95934, 96117, 95984, 96136, 96123, 96132

Moraine Fire

93257, 93265, 93285, 93271, 93238, 93527, 93545, 93260, 93526, 93628, 93255, 93208, 93633, 93262

SQF Complex Fire

93265, 93271, 93257, 93221, 93247, 93286, 93285, 93267, 93238, 93527, 93545, 93260, 93526, 93628, 93255, 93208, 93244, 93633, 93262

Coyote Fire

95037, 95076, 94550, 95020, 95023, 95120, 95135, 95138, 95033, 95360, 95046, 95019, 95075, 95140, 95013, 95141

Volcano Fire

92028, 92592, 92562, 92057, 92026, 92530, 92675, 92082, 92003, 92590, 92055, 92059

Moc Fire

95321, 95329, 95361, 95370, 95383, 95386, 95327, 95316, 95379, 95346, 95311, 95372, 95389, 95323, 95369, 95309, 95305, 95347

Flint Fire

95230, 95361, 95252, 95215, 95320, 95228, 95222, 95236

Dolan Fire

93927, 93920, 93932, 93928, 93923, 93960, 93930, 93924, 93426, 93452, 93450

Butte, Tehama, Glenn Lightning Complex Fire

95928, 95973, 95966, 95965, 95954, 95942,

95981, 95941, 00038, 95978, 95926, 95969, 96080, 95901, 96021, 95963, 95948, 95953, 95971, 96103, 96020, 95938, 96055, 95917, 95916, 95951, 95968, 95919, 95914, 95956, 95922, 96063, 96061, 95930, 96075, 95925, 95943, 95974, 96092, 95972, 95920, 95915

North Complex Fire

95966, 95965, 95971, 96103, 95947, 95916, 95956, 95981, 95983, 95941, 95930, 95934, 95915, 95969, 95901, 96130, 95954, 96137, 95948, 95953, 96122, 96020, 95938, 96114, 95917, 95942, 95968, 95919, 96106, 95914, 96124, 95922, 95923, 95925, 95974, 95972, 95920, 95984

Creek Fire

95428, 95490, 96021, 95454, 95469, 95587, 95429

Salt Fire

95230, 95361, 95252, 95215, 95320, 95228, 95222, 95236

3-19 Fire

95469, 95482, 95490, 95470, 95485, 95428, 95493

Woodward Fire

94956, 94952, 94937, 94924, 94946, 94950

Carmel Fire

93924, 93940, 93923, 93908, 93960, 93927, 93920, 93943

Bell Fire

95364, 95223, 95335, 95375

BlueJay Fire

95321, 95389, 95370, 95338, 95383, 95327, 95379, 95329, 95346, 95311, 95372, 93529, 95345, 93541, 93623, 95318, 95309, 95305, 95347

SHF Lightning Fires 2020

96025, 96067, 96057, 96051, 96091, 96017

Red Salmon Complex Fire

95573, 95546, 96031, 96027, 96052, 95525,

96091, 96048, 95563, 95548, 95527,
95556, 95555, 96014, 96010, 95568

SCU Lightning Complex Fire

94513, 95035, 94550, 94539, 95037,
95023, 95377, 95363, 94517, 95360,
95322, 94586, 95140, 94565, 94536,
94509, 95076, 94538, 95020, 94521,
94566, 95376, 95206, 95127, 94531,
95120, 94551, 94561, 94588, 95134,
95132, 95148, 93635, 94598, 95219, 95301,

95131, 94506, 95135, 95358, 94505,
95138, 94507, 95391, 94552, 93908,
95033, 95304, 95334, 93620, 95324,
95046, 93622, 95019, 95045, 94511,
94514, 95374, 95313, 94548,
95043, 93665, 95387, 95385, 95013, 95141

Murphy Fire

95633, 95667, 95634, 95635, 95651, 95613

Holser Fire

93040, 91381, 91384, 93015, 93225

4-8 Fire

95939, 95963, 95988, 95979

Beach Fire

93529, 93541, 93546, 95389, 93517,
96107, 93512

Jones Fire

95959, 95945, 95946, 95728, 95975, 95701,
96125, 95960, 95922, 95715, 95986, 95924,
95712

LNU Lightning Complex Fire

94558, 95687, 94533, 94534, 95688,
95448, 94574, 95446, 95436, 95694,
94515, 95987, 95461, 95457, 95627,
95421, 95441, 95450, 94567, 95637,
95607, 95606, 95679, 94591, 95403,
95404, 95476, 95616, 95409, 95401,
95472, 94510, 95695, 95492, 94585,
94559, 95405, 95620, 94503, 95422,
95451, 94571, 95425, 95467, 95423,
95932, 95497, 95442, 95445, 94599,
94535, 95912, 94508, 95462, 95426,
95452, 95465, 95449, 95937, 95444,
95419, 95979, 95439, 95471, 95424,
95653, 95412, 94576, 95430, 95625,

95486, 95697, 94573, 95698, 95433, 94562,
94512, 95416

August Complex Fire

96080, 95490, 96021, 95963, 95988,
96041, 95469, 95428, 95526, 95552,
95939, 96076, 95595, 95973, 95482,
96007, 96022, 95437, 96088, 95423,
95470, 96055, 96035, 95485, 95542,
95454, 95951, 96024, 95528, 95549,
96047, 96048, 95979, 95955, 96059,
96090, 95527, 95427, 95970, 95554,
96075, 95943, 96046, 95913, 96092,
96010, 95511, 95493, 95417, 95587,
96074, 95429, 96029, 96078, 95514, 95550

River Fire

93908, 93960, 93924, 93906, 95023,
93940, 93955, 93905, 93901, 93923,
93907, 93933, 93927, 93930, 95012,
93926, 95045, 93920, 93925, 93962,
95075, 95043, 93943

CZU Lightning Complex Fire

95060, 95006, 95018, 95005, 94020,
94060, 95007, 95017, 94021, 95014,
95062, 94062, 95066, 95033, 95065,
95064, 95041, 94074

Hills Fire

93210, 93640, 93204, 93451, 93234, 95043,
93608, 93450, 93627

Whale Fire

93430, 93422, 93442, 93428, 93465, 93435

Loyalton Fire

96118, 96109, 96105, 96126, 96122, 95728, 96113,
96124, 96129, 96111, and 96135

Policyholders in the following Zip Codes are
protected through **September 6, 2021**:

Creek Fire

93657, 93644, 93664, 93602, 93643,
93667, 93634, 93605, 93666, 93619,
93546, 93654, 93514, 93614, 93725,
93648, 93737, 93675, 93604, 93601,
93626, 93529, 95389, 93651, 93616,
93628, 93669, 93623, 93645, 93633

El Dorado Fire

92223, 92399, 92220, 92359, 92339,
92305, 92346, 92407, 92373, 92374,
92555, 92314, 92583, 92315, 92549,
92320, 92382, 92386, 92256, 92341,
92333, 92230, 92282

Valley Fire

91901, 91935, 91906, 92154, 92021, 92019, 92040,
91915, 91914, 91978,
91962, 91916, 91905, 91917, 91963, 91980

Policyholders in the following Zip Codes are protected through September 10, 2021:

Slater Fire (including Devil, Schoolhouse, Shackelford, and Fox Fires)

96032, 95543, 96039, 96014, 95568,
96031, 95531, 96097, 96094, 95567,
96027, 96052, 96091, 96050, 96037,
96086, 96048, 96034, 95556, 96085

Policyholders in the following Zip Codes are protected through September 10, 2021:

Glass Fire

95404, 95409, 94574, 94515, 94508,
95452, 94567, 94576, 94558, 94928,
95403, 95401, 95407, 95405, 95448,
94951, 95442, 95461, 94599, 94573, 94562

Zogg Fire

96001, 96022, 96047, 96033, 96003, 96002,
96080, 96007, 96019, 96051,
96052, 96091, 96024, 96087, 96017, 96089,
96076

What if another state of emergency is declared due to wildfire?

The Department of Insurance may issue a supplemental bulletin adding additional 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
a1-800-927-4357 or 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. For steps on finding a new insurance policy, see **How to Find (or Keep) Fire Insurance.**

Sources: California Department of Insurance, Los Angeles Times