

The New One-Year Non-Renewal Moratorium, Explained

Following a declared stage of emergency, the law mandates a one-year moratorium on insurance companies canceling or not renewing residential insurance policies.

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 based solely upon where the property is located.

Which ZIP codes are covered?

Policyholders in the following ZIP codes are covered for wildfires from 2022:

Route Fire: Until November 18, 2023
91354, 91355, 91381, 91383, 91384, 91390,
93040, 93222, 93225, 93243, 93532

Mountain Fire: Until September 18, 2023
95568, 96014, 96027, 96031, 96032, 96034,
96037, 96038, 96050, 96064, 96067,
96085, 96091, 96094, 96097

Barnes Fire: Until September 18, 2023
96015, 96101, 96108, 96112, 96115, 96134

Fork Fire: Until September 18, 2023
93602, 93604, 93614, 93626, 93643,
93644, 93645, 93664, 93669

Fairview Fire: Until September 7, 2023
92004, 92066, 92086, 92220, 92230,
92253, 92260, 92262, 92264, 92274,
92282, 92536, 92539, 92543, 92544,
92545, 92549, 92561, 92582, 92583,
92592, 92596

Mosquito Fire: Until September 7, 2023
95603, 95614, 95631, 95633, 95634, 95635,
95667, 95701, 95709, 95713, 95714, 95715,
95717, 95724, 95726, 96141, 96145, 96146

Oak Fire: Until July 22, 2023
ZIP codes not available. Check the [Department of Insurance](#) website for the latest information.

Mill Fire: Until September 1, 2023
96014, 96034, 96038, 96064, 96067,
96091, 96094

McKinney Fire: Until July 29, 2023
95568, 96027, 96032, 96034, 96038,
96044, 96050, 96064, 96085,
96086, 96097

China 2 Fire: Until July 29, 2023
95543, 95556, 95568, 96027, 96031,
96032, 96039, 96050, 96085, 96086

Alisal Fire: Until June 30, 2023
93105, 93106, 93111, 93117, 93427, 93436, 93463

Colorado Fire: Until June 30, 2023
93426, 93452, 93920, 93921, 93923, 93924, 93927,
93928, 93932, 93940, 93943, 9395

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

The California Department of Insurance (DOI) may issue a supplemental bulletin adding additional ZIP codes.

How can I check my ZIP code to see if my property qualifies?

[Check this link](#). Input your ZIP code and the name of the Fire and it will tell you whether your property was included in a moratorium. Or [check this link](#).

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](#).

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 75 days before your policy's expiration date. If your insurance carrier declines to renew your policy without giving proper notice, contact the California Department of Insurance at **1-800-927-4357** or [insurance.ca.gov](#). For steps on finding a new insurance policy, see [Top Ten Tips](#) for Finding Residential Insurance.

Sources: California Department of Insurance,
Los Angeles Times