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BULLETIN #1405

Re: Mandatory Moratorium on Cancellations and Non-Renewals of Policies of Residential Property Insurance After the Declaration of a State of Emergency

Please be advised that the California Department of Insurance (CDI) has issued Bulletin 2020-12 to remind all admitted and non-admitted insurers writing residential property insurance in California of the mandatory moratorium on cancellations and non-renewals of residential property policies after a declaration of a state of emergency.

The bulletin further states that all admitted and non-admitted insurers writing residential property insurance must offer to rescind any notices of cancellation or non-renewal issued since the Governor's September 25, 2020 emergency declaration, and offer to reinstate or renew the policies in effect at the time of the emergency declaration, if any such notices of cancellation or nonrenewal were issued on or after the date of the emergency declaration. The applicable properties are located in ZIP Codes identified by this bulletin.

To read the bulletin, please go to: <http://www.insurance.ca.gov/0250-insurers/0300-insurers/0200-bulletins/bulletin-notices-commiss-opinion/upload/Bulletin-2020-12-Mandatory-Moratorium-on-Cancellations-and-Non-Renewals-of-Policies-of-Residential-Property-Insurance-After-the-Declaration-of-a-State-of-Emergency.pdf>.

