California Wildfire Cancellation and Nonrenewal Moratorium

Updated 2/26 with zip codes from the CDI related to the Hughes fire.

In response to California wildfires, the Insurance Commissioner has issued bulletins reminding insurers of the moratorium against non-renewal or cancellation of policies of *residential property insurance* in specific zip codes. We will comply as follows.

Mandatory Moratorium on Cancellations and Nonrenewals

- No policy of *residential property insurance* will be cancelled or nonrenewed due solely to wildfire risk if located in any of the **Impacted Zip Codes** and has a policy effective date during the applicable moratorium period.
- Cancellations and nonrenewals effective prior to the start date of the applicable moratorium do not have to be rescinded.

Moratorium Period: The moratorium runs for one year from the date of the State of Emergency Declaration that applies to each wildfire (using the policy effective date). Moratorium start and end dates are shown in the **Impacted Zip Codes** table. Some zip codes are subject to more than one moratorium period and run longer than one year.

Residential property insurance (as defined by statute) includes:

- Individually owned residential structures of not more than four (4) dwelling units
- Individually owned condominium units
- Individually owned mobile homes and their contents
- Tenant's policy insuring personal contents of a residential unit

Please see the chart below for new zip code information and moratorium dates.

For questions regarding the moratorium, please contact us at the following numbers:

- Personal Insurance call, 1-800-842-5075
- Business Insurance or Bond & Specialty Insurance, call 1-800-252-2268

Impacted Zip Codes

Blue = updated moratorium dates based on latest CDI Bulletin
Green = new zip codes added by the CDI

Some zips codes are subject to more than one moratorium period and run longer than one year

Zip codes subject to moratorium:

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 2/26/2025
90024	1/7/2025	1/6/2026	
90025	1/7/2025	1/6/2026	
90028	1/7/2025	1/6/2026	
90036	1/7/2025	1/6/2026	
90038	1/7/2025	1/6/2026	
90046	1/7/2025	1/6/2026	
90048	1/7/2025	1/6/2026	
90049	1/7/2025	1/6/2026	
90068	1/7/2025	1/6/2026	
90069	1/7/2025	1/6/2026	
90073	1/7/2025	1/6/2026	
90077	1/7/2025	1/6/2026	
90095	1/7/2025	1/6/2026	
90210	1/7/2025	1/6/2026	
90263	1/7/2025	1/6/2026	
90265	1/7/2025	1/6/2026	
90272	1/7/2025	1/6/2026	
90290	1/7/2025	1/6/2026	
90402	1/7/2025	1/6/2026	
90403	1/7/2025	1/6/2026	
91001	1/7/2025	1/6/2026	
91006	1/7/2025	1/6/2026	
91007	1/7/2025	1/6/2026	
91008	9/11/2024	1/6/2026	
91010	9/11/2024	1/6/2026	
91011	9/11/2024	1/6/2026	
91016	9/11/2024	1/6/2026	
91020	1/7/2025	1/6/2026	
91023	9/11/2024	1/6/2026	
91024	1/7/2025	1/6/2026	
91040	1/7/2025	1/6/2026	
91042	9/11/2024	1/6/2026	
91046	1/7/2025	1/6/2026	
91101	1/7/2025	1/6/2026	
91103	1/7/2025	1/6/2026	
91104	1/7/2025	1/6/2026	
91105	1/7/2025	1/6/2026	
91106	1/7/2025	1/6/2026	
91107	1/7/2025	1/6/2026	
91108	1/7/2025	1/6/2026	
91123	1/7/2025	1/6/2026	
91125	1/7/2025	1/6/2026	
91126	1/7/2025	1/6/2026	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 2/26/2025
91206	1/7/2025	1/6/2026	
91208	1/7/2025	1/6/2026	
91214	1/7/2025	1/6/2026	
91301	1/7/2025	1/6/2026	
91302	1/7/2025	1/6/2026	
91307	1/7/2025	1/6/2026	
91311	1/7/2025	1/6/2026	
91316	1/7/2025	1/6/2026	
91320	1/7/2025	1/6/2026	
91321	1/7/2025	1/6/2026	
91325	1/7/2025	1/6/2026	
91330	1/7/2025	1/6/2026	
91331	1/7/2025	1/6/2026	
91335	1/7/2025	1/6/2026	
91340	1/7/2025	1/6/2026	
91342	1/7/2025	1/6/2026	
91343	1/7/2025	1/6/2026	
91344	1/7/2025	1/6/2026	
91345	1/7/2025	1/6/2026	
91350	1/7/2025	1/6/2026	
91351	1/7/2025	1/6/2026	
91352	1/7/2025	1/6/2026	
91354	**1/27/2025**	**1/26/2026**	**new**
91355	1/7/2025	**1/26/2026**	**extended**
91356	1/7/2025	1/6/2026	
91360	11/7/2024	11/6/2025	
91361	1/7/2025	1/6/2026	
91364	1/7/2025	1/6/2026	
91367	1/7/2025	1/6/2026	
91381	11/7/2024	**1/26/2026**	**extended**
91383	**1/27/2025**	**1/26/2026**	**new**
91384	**1/27/2025**	**1/26/2026**	**new**
91387	1/7/2025	1/6/2026	
91390	1/7/2025	**1/26/2026**	**extended**
91402	1/7/2025	1/6/2026	
91403	1/7/2025	1/6/2026	
91405	1/7/2025	1/6/2026	
91406	1/7/2025	1/6/2026	
91411	1/7/2025	1/6/2026	
91436	1/7/2025	1/6/2026	
91604	1/7/2025	1/6/2026	
91701	9/11/2024	9/10/2025	
91702	9/11/2024	9/10/2025	
91706	9/11/2024	1/6/2026	
91711	9/11/2024	9/10/2025	
91722	9/11/2024	9/10/2025	
91731	1/7/2025	1/6/2026	
91732	1/7/2025	1/6/2026	
91737	9/11/2024	9/10/2025	
91739	9/11/2024	9/10/2025	
91740	9/11/2024	9/10/2025	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 2/26/2025
91741	9/11/2024	9/10/2025	
91750	9/11/2024	9/10/2025	
91759	9/11/2024	9/10/2025	
91767	9/11/2024	9/10/2025	
91768	9/11/2024	9/10/2025	
91773	9/11/2024	9/10/2025	
91775	1/7/2025	1/6/2026	
91780	1/7/2025	1/6/2026	
91784	9/11/2024	9/10/2025	
92028	9/11/2024	9/10/2025	
92055	9/11/2024	9/10/2025	
92220	9/7/2024	9/6/2025	
92256	9/7/2024	9/6/2025	
92268	9/7/2024	9/6/2025	
92284	9/7/2024	9/6/2025	
92285	9/7/2024	9/6/2025	
92301	9/11/2024	9/10/2025	
92305	9/7/2024	9/6/2025	
92308	9/7/2024	9/6/2025	
92314	9/7/2024	9/6/2025	
92315	9/7/2024	9/6/2025	
92317	9/7/2024	9/6/2025	
92321	9/7/2024	9/6/2025	
92322	9/7/2024	9/6/2025	
92325	9/7/2024	9/6/2025	
92333	9/7/2024	9/6/2025	
92336	9/11/2024	9/10/2025	
92339	9/7/2024	9/6/2025	
92341	9/7/2024	9/6/2025	
92346	9/7/2024	9/6/2025	
92352	9/7/2024	9/6/2025	
92356	9/7/2024	9/6/2025	
92358	9/11/2024	9/10/2025	
92359	9/7/2024	9/6/2025	
92371	9/11/2024	9/10/2025	
92372	9/11/2024	9/10/2025	
92374	9/7/2024	9/6/2025	
92377	9/11/2024	9/10/2025	
92378	9/7/2024	9/6/2025	
92382	9/7/2024	9/6/2025	
92385	9/7/2024	9/6/2025	
92386	9/7/2024	9/6/2025	
92391	9/7/2024	9/6/2025	
92397	9/11/2024	9/10/2025	
92399	9/7/2024	9/6/2025	
92401	9/7/2024	9/6/2025	
92404	9/7/2024	9/6/2025	
92407	9/7/2024	9/10/2025	
92408	9/7/2024	9/6/2025	
92410	9/7/2024	9/6/2025	
92415	9/7/2024	9/6/2025	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 2/26/2025
92530	9/11/2024	9/10/2025	
92532	9/11/2024	9/10/2025	
92562	9/11/2024	9/10/2025	
92570	9/11/2024	9/10/2025	
92595	9/11/2024	9/10/2025	
92610	9/11/2024	9/10/2025	
92624	9/11/2024	9/10/2025	
92629	9/11/2024	9/10/2025	
92672	9/11/2024	9/10/2025	
92673	9/11/2024	9/10/2025	
92675	9/11/2024	9/10/2025	
92676	9/11/2024	9/10/2025	
92677	9/11/2024	9/10/2025	
92678	9/11/2024	9/10/2025	
92679	9/11/2024	9/10/2025	
92688	9/11/2024	9/10/2025	
92692	9/11/2024	9/10/2025	
92694	9/11/2024	9/10/2025	
92808	9/11/2024	9/10/2025	
92881	9/11/2024	9/10/2025	
92882	9/11/2024	9/10/2025	
92883	9/11/2024	9/10/2025	
93001	11/7/2024	1/6/2026	
93003	11/7/2024	1/6/2026	
93004	11/7/2024	11/6/2025	
93010	11/7/2024	11/6/2025	
93012	11/7/2024	11/6/2025	
93013	1/7/2025	1/6/2026	
93015	11/7/2024	11/6/2025	
93021	11/7/2024	11/6/2025	
93022	11/7/2024	1/6/2026	
93023	11/7/2024	1/6/2026	
93030	11/7/2024	1/6/2026	
93033	11/7/2024	11/6/2025	
93036	11/7/2024	11/6/2025	
93040	11/7/2024	**1/26/2026**	**extended**
93060	11/7/2024	1/6/2026	
93063	11/7/2024	11/6/2025	
93065	11/7/2024	11/6/2025	
93066	11/7/2024	11/6/2025	
93203	7/26/2024	7/25/2025	
93205	7/26/2024	7/25/2025	
93220	7/26/2024	7/25/2025	
93222	**1/27/2025**	**1/26/2026**	**new**
93225	**1/27/2025**	**1/26/2026**	**new**
93226	7/26/2024	7/25/2025	
93238	7/26/2024	7/25/2025	
93240	7/26/2024	7/25/2025	
93241	7/26/2024	7/25/2025	
93243	**1/27/2025**	**1/26/2026**	**new**
93260	7/26/2024	7/25/2025	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 2/26/2025
93283	7/26/2024	7/25/2025	
93285	7/26/2024	7/25/2025	
93306	7/26/2024	7/25/2025	
93307	7/26/2024	7/25/2025	
93308	7/26/2024	7/25/2025	
93501	7/26/2024	7/25/2025	
93510	1/7/2025	1/6/2026	
93518	7/26/2024	7/25/2025	
93519	7/26/2024	7/25/2025	
93531	7/26/2024	7/25/2025	
93532	**1/27/2025**	**1/26/2026**	**new**
93543	9/11/2024	9/10/2025	
93544	9/11/2024	9/10/2025	
93550	9/11/2024	1/6/2026	
93551	1/7/2025	1/6/2026	
93553	9/11/2024	9/10/2025	
93561	7/26/2024	7/25/2025	
93563	9/11/2024	1/6/2026	
93591	9/11/2024	9/10/2025	
95422	9/29/2024	9/28/2025	
95423	9/29/2024	9/28/2025	
95451	9/29/2024	9/28/2025	
95457	9/29/2024	9/28/2025	
95543	11/1/2024	10/31/2025	
95556	11/1/2024	10/31/2025	
95568	11/1/2024	10/31/2025	
95679	9/29/2024	9/28/2025	
95728	11/1/2024	10/31/2025	
95901	7/3/2024	7/2/2025	
95914	7/3/2024	7/2/2025	
95915	7/3/2024	7/25/2025	
95916	7/3/2024	7/2/2025	
95917	7/3/2024	7/2/2025	
95919	7/3/2024	7/2/2025	
95920	7/3/2024	7/2/2025	
95926	7/26/2024	7/25/2025	
95928	7/26/2024	7/25/2025	
95929	7/26/2024	7/25/2025	
95938	7/3/2024	7/25/2025	
95941	7/3/2024	7/2/2025	
95942	7/26/2024	7/25/2025	
95943	7/26/2024	7/25/2025	
95948	7/3/2024	7/2/2025	
95951	7/26/2024	7/25/2025	
95953	7/3/2024	7/2/2025	
95954	7/3/2024	7/25/2025	
95963	7/26/2024	7/25/2025	
95965	7/3/2024	7/2/2025	
95966	7/3/2024	7/2/2025	
95968	7/3/2024	7/2/2025	
95969	7/3/2024	7/25/2025	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 2/26/2025
95972	7/3/2024	7/2/2025	
95973	7/26/2024	7/25/2025	
95974	7/3/2024	7/2/2025	
95978	7/26/2024	7/25/2025	
95983	7/26/2024	7/25/2025	
95987	9/29/2024	9/28/2025	
96007	7/26/2024	7/25/2025	
96014	11/1/2024	10/31/2025	
96020	7/26/2024	7/25/2025	
96021	7/26/2024	7/25/2025	
96022	7/26/2024	7/25/2025	
96027	11/1/2024	10/31/2025	
96031	11/1/2024	10/31/2025	
96032	11/1/2024	10/31/2025	
96034	11/1/2024	10/31/2025	
96035	7/26/2024	7/25/2025	
96037	11/1/2024	10/31/2025	
96039	11/1/2024	10/31/2025	
96050	11/1/2024	10/31/2025	
96055	7/26/2024	7/25/2025	
96059	7/26/2024	7/25/2025	
96061	7/26/2024	7/25/2025	
96063	7/26/2024	7/25/2025	
96071	7/26/2024	7/25/2025	
96075	7/26/2024	7/25/2025	
96076	7/26/2024	7/25/2025	
96080	7/26/2024	7/25/2025	
96085	11/1/2024	10/31/2025	
96086	11/1/2024	10/31/2025	
96088	7/26/2024	7/25/2025	
96090	7/26/2024	7/25/2025	
96092	7/26/2024	7/25/2025	
96097	11/1/2024	10/31/2025	
96103	7/26/2024	7/25/2025	
96105	7/26/2024	7/25/2025	
96106	7/26/2024	7/25/2025	
96109	7/26/2024	7/25/2025	
96111	11/1/2024	10/31/2025	
96114	7/26/2024	7/25/2025	
96118	7/26/2024	10/31/2025	
96122	7/26/2024	10/31/2025	
96124	7/26/2024	10/31/2025	
96126	7/26/2024	10/31/2025	
96129	7/26/2024	7/25/2025	
96135	7/26/2024	7/25/2025	