California Wildfire Cancellation and Nonrenewal Moratorium

Updated 9/29/25 with zip codes from the CDI related to the TCU Lightning Complex 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- Cancellations and nonrenewals effective prior to the start date of the applicable moratorium do not have to be rescinded.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 9/29/2025
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	6/17/2026	
90265	1/7/2025	6/17/2026	
90272	1/7/2025	6/17/2026	
90290	1/7/2025	6/17/2026	
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	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 9/29/2025
91126	1/7/2025	1/6/2026	
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	6/17/2026	
91302	1/7/2025	6/17/2026	
91307	1/7/2025	6/17/2026	
91311	1/7/2025	1/6/2026	
91316	1/7/2025	1/6/2026	
91320	1/7/2025	6/17/2026	
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	
91355	1/7/2025	1/26/2026	
91356	1/7/2025	1/6/2026	
91360	11/7/2024	11/6/2025	
91361	1/7/2025	6/17/2026	
91364	1/7/2025	6/17/2026	
91367	1/7/2025	6/17/2026	
91381	11/7/2024	1/26/2026	
91383	1/27/2025	1/26/2026	
91384	1/27/2025	1/26/2026	
91387	1/7/2025	1/6/2026	
91390	1/7/2025	1/26/2026	
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	
91706	9/11/2024	1/6/2026	
91731	1/7/2025	1/6/2026	
91732	1/7/2025	1/6/2026	
91775	1/7/2025	1/6/2026	
91780	1/7/2025	1/6/2026	
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	

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 9/29/2025
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	
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	
93222	1/27/2025	1/26/2026	
93225	1/27/2025	1/26/2026	
93243	1/27/2025	1/26/2026	
93510	1/7/2025	1/6/2026	
93532	1/27/2025	1/26/2026	
93550	9/11/2024	1/6/2026	
93551	1/7/2025	1/6/2026	
93563	9/11/2024	1/6/2026	
95210	**9/19/2025**	**9/18/2026**	**new**
95212	**9/19/2025**	**9/18/2026**	**new**
95215	**9/19/2025**	**9/18/2026**	**new**
95220	**9/19/2025**	**9/18/2026**	**new**
95222	**9/19/2025**	**9/18/2026**	**new**
95223	**9/19/2025**	**9/18/2026**	**new**
95224	**9/19/2025**	**9/18/2026**	**new**
95225	**9/19/2025**	**9/18/2026**	**new**
95226	**9/19/2025**	**9/18/2026**	**new**
95227	**9/19/2025**	**9/18/2026**	**new**
95228	**9/19/2025**	**9/18/2026**	**new**
95229	**9/19/2025**	**9/18/2026**	**new**
95230	**9/19/2025**	**9/18/2026**	**new**
95236	**9/19/2025**	**9/18/2026**	**new**
95237	**9/19/2025**	**9/18/2026**	**new**
95240	**9/19/2025**	**9/18/2026**	**new**
95242	**9/19/2025**	**9/18/2026**	**new**
95246	**9/19/2025**	**9/18/2026**	**new**
95247	**9/19/2025**	**9/18/2026**	**new**
95249	**9/19/2025**	**9/18/2026**	**new**
95251	**9/19/2025**	**9/18/2026**	**new**
95252	**9/19/2025**	**9/18/2026**	**new**
95253	**9/19/2025**	**9/18/2026**	**new**
95254	**9/19/2025**	**9/18/2026**	**new**
95310	**9/19/2025**	**9/18/2026**	**new**
95311	**9/19/2025**	**9/18/2026**	**new**
95316	**9/19/2025**	**9/18/2026**	**new**
95320	**9/19/2025**	**9/18/2026**	**new**
95321	**9/19/2025**	**9/18/2026**	**new**

Zip Code	Moratorium Start Date	Moratorium End Date	Change as of 9/29/2025
95323	**9/19/2025**	**9/18/2026**	**new**
95327	**9/19/2025**	**9/18/2026**	**new**
95329	**9/19/2025**	**9/18/2026**	**new**
95335	**9/19/2025**	**9/18/2026**	**new**
95346	**9/19/2025**	**9/18/2026**	**new**
95361	**9/19/2025**	**9/18/2026**	**new**
95369	**9/19/2025**	**9/18/2026**	**new**
95370	**9/19/2025**	**9/18/2026**	**new**
95375	**9/19/2025**	**9/18/2026**	**new**
95386	**9/19/2025**	**9/18/2026**	**new**
95543	11/1/2024	10/31/2025	
95556	11/1/2024	10/31/2025	
95568	11/1/2024	10/31/2025	
95728	11/1/2024	10/31/2025	
96014	11/1/2024	10/31/2025	
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	
96037	11/1/2024	10/31/2025	
96039	11/1/2024	10/31/2025	
96050	11/1/2024	10/31/2025	
96085	11/1/2024	10/31/2025	
96086	11/1/2024	10/31/2025	
96097	11/1/2024	10/31/2025	
96111	11/1/2024	10/31/2025	
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	