

California COVID-19 Updates

DOI Link: <http://www.insurance.ca.gov/01-consumers/140-catastrophes/Coronavirus.cfm>

Description: CA COVID-19 P&C Insurance News Releases & Bulletins

[**BULLETIN 2020-4** Premium Refunds, Credits, and Reductions in Response to COVID-19 Pandemic](#)

[**Bulletin 2020-3:** Pandemic Refunds, Credits, and Reductions in Response to COVID-19 Pandemic](#)

Notices:

- [Expired Drivers Licenses and Insurance](#)
- [Automatic Extension for Premium Tax Filing and Payment During COVID-19 State of Emergency](#)
- [Requirement to Accept, Forward, Acknowledge, and Fairly Investigate All Business Interruption Insurance Claims Caused by the COVID-19 Pandemic](#)
- [Coverage for Delivery Drivers for California Essential Businesses During the COVID-19 Public Health Emergency](#)
- [Request for Information: Business Interruption and Related Coverage in California](#)

Additional Covid-Related Information From DOI Covid Site:

Auto Insurance

What if my driver's license expires or my registration lapses? How does that affect my auto insurance?

- [Maintaining auto insurance for those with expired license or registration](#) - On March 16, the Department of Motor Vehicles asked law enforcement to use discretion in enforcement of drivers license and vehicle registrations. On March 18, 2020 Commissioner Lara issued a [Notice](#) calling on auto insurers to refrain from using the expiration of policyholders' drivers licenses or vehicle registration to affect a driver's ability to secure and maintain auto insurance coverage, affect a driver's eligibility for a Good Driver discount, to determine eligibility for a California Low Cost Automobile policy, or to impact the rates charged to any driver. The DMV has extended non-commercial driver licenses expiring between March 1, 2020 and May 31, 2020 to May 31, 2020, and commercial driver licenses expiring between March 1, 2020 and May 31, 2020 to June 30, 2020 for individuals 69 years old and younger.

Disclaimer: The information outlined above is provided for informational purposes only.
It is not intended, nor should it be considered as legal advice.
Please refer to the respective State website for more information.

What auto insurance protections are in place for delivery drivers working for essential businesses?

- [Extending personal auto coverage for delivery drivers for California's essential businesses](#) – On April 10, Commissioner Lara and the California Department of Insurance issued a notice requesting insurance companies extend auto insurance coverage for drivers who are using their personal vehicles to fulfill deliveries for California's essential businesses during the COVID-19 pandemic. This action ensures that businesses can continue to provide essential goods to residents and families at their homes and that delivery workers are protected at all times so that they may continue their work critical to public health and safety.

Business Insurance

What if I have lost my job or am unable to work due to COVID-19?

- Governor Newsom's [March 12 Executive Order](#) spelled out several steps that employees can take if they lose their jobs or are unable to work due to COVID-19. These include disability and unemployment insurance, paid family leave for caregivers, and workers' compensation if you were exposed to and contracted COVID-19 during the regular course of your work.
- The Governor waived the one-week waiting period for employees who are unemployed or become disabled as a result of COVID-19. Learn more here: https://edd.ca.gov/about_edd/coronavirus-2019.htm
- Check out <http://onwardca.org> connecting COVID-19 displaced workers with over 70,000 job opportunities in critical industries.

Business Interruption Insurance

- [FAQ about business interruption insurance and other issues affecting California small businesses](#)

Does workers' compensation insurance apply to COVID-19?

- California Governor Gavin Newsom's March 12 Executive Order states that "if workers are unable to do their usual job because they were exposed to and contracted COVID-19 during the regular course of their work, they may be eligible for workers' compensation benefits."
- The California Department of Industrial Relations (DIR) and the California Labor & Workforce Development Agency have posted information regarding COVID-19 on their websites, including a chart of available benefits, FAQs, and information regarding available benefits such as disability insurance, paid family leave, and unemployment insurance seen here:
 - Information from [Department of Industrial Relations \(DIR\)](#)
 - Information from the [Labor & Workforce Development Agency \(LWDA\)](#)