

## **California COVID-19 Updates**

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

Description: CA COVID-19 'All Lines of Business' Insurance News Releases & Bulletins

### Notices:

- [Compliance with Regulatory Filing and Submittal Requirements During the COVID-19 Public Health Emergency](#)
- [Extension of Policyholder Deadlines that Impact Claims or Coverage Due to the current State of Emergency Caused by the Coronavirus \(COVID-19\) Outbreak](#)
- [Billing Grace Period Notice](#)

### Additional Covid-Related Information From DOI Covid Site:

#### All Lines of Insurance

#### **What if I cannot pay my insurance premiums?**

[Requesting a 60-day grace period to pay insurance premiums](#) - On March 18, 2020, the Department issued a [Notice](#) requesting all insurance companies provide their policyholders with at least a 60-day grace period to pay their premiums.

Consumers should contact their insurance company if they need additional time to pay their premium.

#### **I am driving less or my business is closed -- can I reduce my insurance premium?**

[Ordering insurance companies to return insurance premiums to consumers and businesses](#) - On April 13, 2020, Commissioner Lara and the Department of Insurance ordered insurance companies to return premiums to consumers and businesses paid for at least the months of March and April — including the month of May if “shelter in place” restrictions continue — in at least six different insurance lines: private passenger automobile, commercial automobile, workers' compensation, commercial multi-peril, commercial liability, medical malpractice, and any other insurance line where the risk of loss has fallen substantially as a result of the COVID-19 pandemic.

#### **What about deadlines from my insurance? Am I at risk of losing my benefits if I do not meet them?**

**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.

- No — you will not lose benefits such as additional living expenses related to a residential loss during the COVID-19 emergency.
- Insurance Commissioner Ricardo Lara issued a [Notice](#) instructing all insurance companies to stop enforcing policy or statutory deadlines on policyholders for claims or coverage until 90 days after the statewide “state of emergency” or any other “state of emergency” has ended related to COVID-19. The Commissioner issued this to protect policyholders from losing, limiting, or waiving policy benefits as a result of the current national state of emergency.

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