



Greetings,

With a strong likelihood of El Niño driven storms causing flooding in parts of California, and consumers concerned about the availability of homeowners' insurance in areas with a high risk of wildfire, I am writing to ask you to share this important information about insurance coverage with your constituents:

### **El Niño and Flood Insurance**

Meteorologists predict El Niño will likely bring heavy rains and flooding to many areas in the state. Flood damage is not covered by traditional homeowners' insurance. Flood insurance is only available through the [National Flood Insurance Program](#) and there is a 30 day waiting period before the policy is effective. Californians living in areas with any risk of flooding should purchase flood insurance through the NFIP immediately.

### **Fire Insurance: California FAIR Plan**

With increased losses, due to more frequent and more severe fires, some insurance companies are not renewing policies or restricting where they write new policies. Consumers should always shop around for homeowners' insurance. If they cannot find standard coverage they should ask an insurance agent or broker about the non-admitted (surplus lines) market.

The Legislature also established an insurer of last resort for Californians unable to find standard home insurance. Californians unable to find standard home insurance are entitled to purchase fire insurance from the [California FAIR Plan](#).

We provide a number of tools on our [California Department of Insurance Website](#) to help consumers understand home/residential insurance so that they can make the best decision for their situation, including [informational guides](#), a [premium comparison tool](#), and a new [coverage comparison tool](#) that allows consumers to compare differences between insurance policies offered by insurers.

### **Important Consumer Information**

In an effort to assist you, we have created a [one-sheet of important information](#) that can be used as newsletter or Website content. Please distribute this to your constituents.

### **Insurance Questions and Complaints**

The California Department of Insurance Consumer Hotline at 800-927-4357 or [www.insurance.ca.gov](http://www.insurance.ca.gov) can assist consumers with questions about their insurance and coverage.

Thank you for your leadership.

Sincerely,

DAVE JONES  
Insurance Commissioner

# # #