RICARDO LARA
CALIFORNIA INSURANCE COMMISSIONER

June 2, 2020

Dear Community Leader,

As local communities contend with this time of great uncertainty and unrest across our state, I am committed to stand by your side to ensure equal protection under our laws as well as support those individuals and businesses tasked with picking up the pieces. As heartbroken as I am with the continued violence against people of color through mass incarceration and police abuse, I am also inspired to see so many people speaking out for fairness in our criminal justice system and in our economy.

Before the latest business losses, I had already taken steps to help those hurt by the COVID-19 crisis. I have directed insurance companies to refund a portion of commercial premiums for the months of March, April, and May to businesses and drivers who had been experiencing reduced risk and lower payrolls. I also issued a notice requesting insurance companies to provide policyholders with a grace period through July 14, 2020 to pay their insurance premiums. Businesses affected by looting should contact their insurance companies to make sure they are taking advantage of this relief.

Attached please find a Fact Sheet on “Insurance Coverage During Civil Unrest” developed to help California business owners understand some of the key insurance issues relating to civil unrest. The information provided is intended to present a general overview of relevant insurance coverages and some important tips to consider.

Although the information serves as an overview, policyholders are strongly encouraged to read the terms of the policy purchased, as terms and definitions can vary from one policy to another. Consumers are encouraged to contact the California Department of Insurance at **(800) 927-4357** to speak with an insurance expert for help with their questions, concerns, and any claims.

My Community Relations and Outreach team will be in touch with you soon to offer any assistance to your staff during this time. My hope is to partner with you to make the services of the Department available to all Californians so that we can raise up their voices and help our small businesses come back stronger than before. Thank you for your continued partnership.

In solidarity,

RICARDO LARA
Insurance Commissioner

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