

Date of Hearing: April 2, 2025

ASSEMBLY COMMITTEE ON INSURANCE  
Lisa Calderon, Chair  
AB 570 (Calderon) – As Introduced February 12, 2025

**SUBJECT:** Insurance: policy documents

**SUMMARY:** Requires an insurer, after a covered loss, to provide a policyholder a free copy of their homeowner's policy within 15 calendar days instead of 30 calendar days, once requested by the policyholder.

**EXISTING LAW:**

- 1) Requires an insurer, after a covered loss, to provide the policyholder, free of charge, a complete copy of the policy that was in effect at the time of the loss within 30 calendar days of receipt of a request from the policyholder. (Insurance (Ins.) Code, Section 2084)
- 2) Specifies that a complete copy of the policy includes: the full policy, any endorsements to the policy, and the policy declarations page. (Ins. Code, Section 2084)
- 3) Requires an insurer to provide a policyholder who does not experience a loss, upon request, one free copy of their policy annually. (Ins. Code, Section 2084)
- 4) Provides that if the request for a copy of the policy is a result of a loss in a state of emergency, the insurer may, upon the request of the insured, provide an electronic copy of the entire policy. (Ins. Code, Section 2084)
- 5) Provides that a request by an insured for an electronic copy of the policy does not constitute a request to participate in electronic communications or transactions for any other purpose. (Ins. Code, Section 2084.)

**FISCAL EFFECT:** Unknown

**COMMENTS:**

- 1) *Background:* Under existing law, once requested by the policyholder, an insurer has 30 calendar days to provide a policyholder a copy of their policy, free of charge, after suffering a covered loss. The Palisades and Eaton fires highlighted the 30 calendar day duration as inefficient, as policyholders looked to quickly determine coverage for their losses. After catastrophic events such as the recent wildfires, many policyholders do not have a copy of their policy because it was destroyed in the fire. Many would feel more secure having a copy of all specified policy documents sooner rather than later following a covered loss. Allowing 30 days to elapse after a disaster is far too long. Policyholders need clear knowledge of their coverage. AB 570 intends to strengthen existing law with respect to a policyholder's right to receive a copy of the fire insurance policy after a loss in a shorter period of time.
- 2) *Previous Legislation:* AB 1799 (Levine, Chapter 69, Statutes of 2018) required insurers to provide a free copy of a fire insurance policy, including endorsements and the declarations page, within 30 days of a request by a policyholder.

**REGISTERED SUPPORT / OPPOSITION:**

**Support**

None on file.

**Opposition**

None on file.

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