
SENATE COMMITTEE ON INSURANCE

Senator Stephen Padilla, Chair

2025 - 2026 Regular

Bill No: AB 570 **Hearing Date:** June 10, 2026
Author: Calderon
Version: February 12, 2025 Introduced
Urgency: No **Fiscal:** Yes
Consultant: Brandon Seto

SUBJECT: Insurance: policy documents

DIGEST: Reduces the time an insurer must provide a policyholder, after a covered loss, a copy of their homeowner's policy to 15 calendar days rather than 30 calendar days, once requested by the policyholder.

ANALYSIS:

Existing law:

- 1) Requires an insurer, after a covered loss, to provide the policyholder a copy of their policy that was in effect at the time of the loss within 30 calendar days of receipt of such a request from the policyholder.
- 2) Specifies that a complete copy of a policy includes: the full policy, any coverage changes to the policy, and the policy declarations page.
- 3) Requires an insurer to provide a policyholder with one copy of their policy annually, upon request.

This bill:

- 1) Requires an insurer to provide the policyholder with a free copy of their insurance policy within 15 calendar days, upon request.

Background

According to the author:

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.

Related/Prior 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.

ARGUMENTS IN SUPPORT:

None received.

ARGUMENTS IN OPPOSITION:

None received.

SUPPORT:

None.

OPPOSITION:

None.

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