## AMENDED IN ASSEMBLY JUNE 23, 2025

## AMENDED IN SENATE MARCH 26, 2025

SENATE BILL

No. 805

Introduced by Senator Pérez Senators Pérez and Wiener (Principal coauthor: Assembly Member Elhawary) (Coauthors: Senators Arreguín and Gonzalez) (Coauthor: Assembly Member Lee)

February 21, 2025

An act to amend Section 2085 of the Insurance Code, relating to insurance. An act to amend Sections 538d, 538e, 538f, 538g, 538h, and 1299.07 of, and to add Sections 13653 and 13654 to, the Penal Code, relating to crimes.

## LEGISLATIVE COUNSEL'S DIGEST

SB 805, as amended, Pérez. Homeowners' insurance: declared disaster areas. Crimes.

Existing law prohibits credibly impersonating a peace officer, firefighter, or employee of a public utility, state or local government agency, or search and rescue team, as specified. Existing law also prohibits willfully and credibly impersonating a peace officer, firefighter, or employee of a public utility, state or local government agency, or search and rescue team through or on an internet website, or by other electronic means, for the purposes of defrauding another. A violation of these prohibitions is punishable as a misdemeanor.

This bill would extend these offenses to include willfully and credibly impersonating any of those entities through any means for the purpose of defrauding another. By expanding the scope of a crime, this bill would impose a state-mandated local program.

This bill would require personnel of a law enforcement agency operating in California to visibly display identification that includes either a name or badge number to the public when performing their duties. The bill would exempt personnel operating undercover from these provisions. The bill would make a violation of these provisions a misdemeanor. The bill would define personnel of a law enforcement agency as any officer of a local, state, or federal law enforcement agency or any person acting on behalf of a local, state, or federal law enforcement agency. By creating a new crime and imposing duties on local law enforcement, this bill would impose a state-mandated local program.

The bill would also authorize law enforcement to request an alleged government employee to present identification when there is probable cause or reasonable suspicion of a crime, including, but not limited to, impersonating a peace officer, firefighter, employee of a public utility or government agency, or member of a search and rescue team, or when there is a legitimate safety concern.

Existing law, the Bail Fugitive Recovery Persons Act, regulates bail fugitive recovery agents, defined as a person given written authorization by the bail or depositor of bail and contracted to investigate, surveil, locate, and arrest a bail fugitive and any person employed to assist the bail or depositor of bail to investigate, surveil, locate, and arrest a bail fugitive.

This bill would prohibit a person authorized to apprehend a bail fugitive from using that position for the purposes of immigration enforcement and would require a person authorized to apprehend a bail fugitive to keep a defendant's immigration status confidential, as specified.

This bill would declare these provisions are severable.

The California Constitution requires the state to reimburse local agencies and school districts for certain costs mandated by the state. Statutory provisions establish procedures for making that reimbursement.

This bill would provide that with regard to certain mandates no reimbursement is required by this act for a specified reason.

With regard to any other mandates, this bill would provide that, if the Commission on State Mandates determines that the bill contains costs so mandated by the state, reimbursement for those costs shall be made pursuant to the statutory provisions noted above.

**SB 805** 

Existing law generally regulates classes of insurance, including fire insurance and homeowners' insurance. If a property owner or their legal representative is unable to identify the insurer of their property in a declared disaster area, existing law requires the Insurance Commissioner to provide the owner's information to insurers that issue homeowners' insurance policies covering fire risks at the owner's request. Existing law requires an insurer that issued a homeowners' insurance policy on that property to respond to the property owner or their legal representative within 90 days of receiving their information from the commissioner.

This bill would reduce the above-described timeframe for an insurer to respond to a property owner to 75 days.

Vote: majority. Appropriation: no. Fiscal committee: yes. State-mandated local program: no-yes.

The people of the State of California do enact as follows:

1 SECTION 1. The Legislature finds and declares all of the 2 following:

3 (a) The federal government, through the United States
4 Immigration and Customs Enforcement (ICE), has launched broad
5 immigration enforcement efforts, deploying personnel from various
6 federal agencies, including those within the Department of Justice,
7 as part of the Trump Administration's immigration enforcement
8 operations.
9 (b) These actions have involved enforcement in and near

locations, such as churches and schools, once considered sensitive
 areas, leading to widespread fear and confusion among impacted
 communities.

(c) ICE officers have conducted operations while wearing face
coverings, including gaiter and ski masks, citing the need to protect
their identities from online publication, which can include details
like names, addresses, and telephone numbers.

(d) The use of face coverings during enforcement activities has
raised concern and criticism, including calls from United States
Senators urging the Department of Homeland Security to require
ICE officers to identify themselves and limit the use of face
coverings during operations.

22 (e) At the same time, several news outlets have reported 23 incidents of individuals impersonating ICE officers to harass or 1 detain others, which undermines public trust in law enforcement,

2 especially among vulnerable individuals, and pose a threat to3 public safety.

4 (f) Charges filed against individuals include kidnapping and 5 impersonating a police officer after allegedly detaining a group 6 of Latino men, impersonating an ICE officer on a university 7 campus, and impersonating an ICE officer in connection with the 8 sexual assault of a woman while threatening her with deportation. 9 (g) While ICE has publicly condemned impersonations, the 10 agency's use of face coverings and lack of consistent, visible

identification is contributing to public confusion and making it
 difficult for individuals to distinguish between authorized personnel
 and bad actors.

(h) The state has both the authority and responsibility, under
its police powers, to maintain order and protect the safety and
well-being of all people within its jurisdiction from criminal
conduct.

(i) In order to carry out this duty effectively, the state must be
able to distinguish between individuals who are lawfully exercising
federal authority and those who are not, particularly in situations
where a person is exhibiting unlawful behavior.

(j) Therefore, the state has a compelling interest in identifying
 and verifying who is operating under federal authority within the
 state.

25 SEC. 2. Section 538d of the Penal Code is amended to read: 26 538d. (a) Any person other than one who by law is given the 27 authority of a peace officer, who willfully wears, exhibits, or uses 28 the authorized uniform, insignia, emblem, device, label, certificate, 29 card, or writing, of a peace officer, with the intent of fraudulently 30 impersonating a peace officer, or of fraudulently inducing the 31 belief that they are a peace officer, or who willfully and credibly 32 impersonates a peace officer through or on an internet website, or 33 by other electronic means, or by any other means, for purposes of 34 defrauding another, is guilty of a misdemeanor. 35 (b) (1) Any person, other than the one who by law is given the

authority of a peace officer, who willfully wears, exhibits, or uses
the badge of a peace officer with the intent of fraudulently
impersonating a peace officer, or of fraudulently inducing the
belief that they are a peace officer, is guilty of a misdemeanor
punishable by imprisonment in a county jail not to exceed one

1 year, by a fine not to exceed two thousand dollars (\$2,000), or by2 both that imprisonment and fine.

3 (2) Any person who willfully wears or uses any badge that 4 falsely purports to be authorized for the use of one who by law is 5 given the authority of a peace officer, or which so resembles the 6 authorized badge of a peace officer as would deceive any ordinary 7 reasonable person into believing that it is authorized for the use 8 of one who by law is given the authority of a peace officer, for the 9 purpose of fraudulently impersonating a peace officer, or of 10 fraudulently inducing the belief that they are a peace officer, is 11 guilty of a misdemeanor punishable by imprisonment in a county 12 jail not to exceed one year, by a fine not to exceed two thousand 13 dollars (\$2,000), or by both that imprisonment and fine.

14 (c) (1) Except as provided in subdivision (d), any person who 15 willfully wears, exhibits, or uses, or who willfully makes, sells, 16 loans, gives, or transfers to another, any badge, insignia, emblem, 17 device, or any label, certificate, card, or writing, which falsely 18 purports to be authorized for the use of one who by law is given 19 the authority of a peace officer, or which so resembles the 20 authorized badge, insignia, emblem, device, label, certificate, card, 21 or writing of a peace officer as would deceive an ordinary 22 reasonable person into believing that it is authorized for the use 23 of one who by law is given the authority of a peace officer, is guilty 24 of a misdemeanor punishable by imprisonment in a county jail not 25 to exceed six months, by a fine not to exceed two thousand dollars 26 (\$2,000), or by both that imprisonment and fine, except that any 27 person who makes or sells any badge under the circumstances 28 described in this subdivision is subject to a fine not to exceed 29 fifteen thousand dollars (\$15,000).

30 (2) A local law enforcement agency in the jurisdiction that files
31 charges against a person for a violation of paragraph (1) shall seize
32 the badge, insignia, emblem, device, label, certificate, card, or
33 writing described in paragraph (1).

(d) (1) The head of an agency that employs peace officers, as defined in Sections 830.1 and 830.2, is authorized to issue identification in the form of a badge, insignia, emblem, device, label, certificate, card, or writing that clearly states that the person has honorably retired following service as a peace officer from that agency. The identification authorized pursuant to this subdivision is separate and distinct from the identification

authorized by Article 2 (commencing with Section 25450) of
 Chapter 2 of Division 5 of Title 4 of Part 6.

3 (2) If the head of an agency issues a badge to an honorably 4 retired peace officer that is not affixed to a plaque or other 5 memento commemorating the retiree's service for the agency, the 6 words "Honorably Retired" shall be clearly visible above, 7 underneath, or on the badge itself.

8 (3) The head of an agency that employs peace officers as defined
9 in Sections 830.1 and 830.2 is authorized to revoke identification
10 granted pursuant to this subdivision in the event of misuse or abuse.

(4) For the purposes of this subdivision, the term "honorably
retired" does not include an officer who has agreed to a service
retirement in lieu of termination.

14 (e) (1) Vendors of law enforcement uniforms shall verify that 15 a person purchasing a uniform identifying a law enforcement agency is an employee of the agency identified on the uniform. 16 17 Presentation and examination of a valid identification card with a 18 picture of the person purchasing the uniform and identification, 19 on the letterhead of the law enforcement agency, of the person 20 buying the uniform as an employee of the agency identified on the 21 uniform shall be sufficient verification.

(2) Any uniform vendor who sells a uniform identifying a law
enforcement agency, without verifying that the purchaser is an
employee of the agency, is guilty of a misdemeanor, punishable
by a fine of not more than one thousand dollars (\$1,000).

(3) This subdivision shall not apply if the uniform is to be used
solely as a prop for a motion picture, television, video production,
or a theatrical event, and prior written permission has been obtained
from the identified law enforcement agency.

30 SEC. 3. Section 538e of the Penal Code is amended to read:

31 538e. (a) Any person, other than an officer or member of a 32 fire department, who willfully wears, exhibits, or uses the 33 authorized uniform, insignia, emblem, device, label, certificate, 34 card, or writing of an officer or member of a fire department or a 35 deputy state fire marshal, with the intent of fraudulently 36 impersonating an officer or member of a fire department or the 37 Office of the State Fire Marshal, or of fraudulently inducing the 38 belief that they are an officer or member of a fire department or 39 the Office of the State Fire Marshal, or who willfully and credibly 40 impersonates such an officer or member on an internet website,

or by other electronic means, or by any other means, for purposes
 of defrauding another, is guilty of a misdemeanor.

3 (b) (1) Any person, other than the one who by law is given the 4 authority of an officer or member of a fire department, or a deputy 5 state fire marshal, who willfully wears, exhibits, or uses the badge 6 of a fire department or the Office of the State Fire Marshal with 7 the intent of fraudulently impersonating an officer, or member of 8 a fire department, or a deputy state fire marshal, or of fraudulently 9 inducing the belief that they are an officer or member of a fire 10 department, or a deputy state fire marshal, is guilty of a 11 misdemeanor punishable by imprisonment in a county jail not to 12 exceed one year, by a fine not to exceed two thousand dollars 13 (\$2,000), or by both that imprisonment and fine.

14 (2) Any person who willfully wears or uses any badge that 15 falsely purports to be authorized for the use of one who by law is 16 given the authority of an officer or member of a fire department, 17 or a deputy state fire marshal, or which so resembles the authorized 18 badge of an officer or member of a fire department, or a deputy 19 state fire marshal as would deceive any ordinary reasonable person 20 into believing that it is authorized for the use of one who by law 21 is given the authority of an officer or member of a fire department 22 or a deputy state fire marshal, for the purpose of fraudulently 23 impersonating an officer or member of a fire department, or a 24 deputy state fire marshal, or of fraudulently inducing the belief 25 that they are an officer or member of a fire department, or a deputy 26 state fire marshal, is guilty of a misdemeanor punishable by 27 imprisonment in a county jail not to exceed one year, by a fine not 28 to exceed two thousand dollars (\$2,000), or by both that 29 imprisonment and fine.

30 (c) Any person who willfully wears, exhibits, or uses, or who 31 willfully makes, sells, loans, gives, or transfers to another, any 32 badge, insignia, emblem, device, or any label, certificate, card, or 33 writing, which falsely purports to be authorized for the use of one 34 who by law is given the authority of an officer, or member of a 35 fire department or a deputy state fire marshal, or which so 36 resembles the authorized badge, insignia, emblem, device, label, 37 certificate, card, or writing of an officer or member of a fire 38 department or a deputy state fire marshal as would deceive an 39 ordinary reasonable person into believing that it is authorized for 40 use by an officer or member of a fire department or a deputy state

1 fire marshal, is guilty of a misdemeanor, except that any person

2 who makes or sells any badge under the circumstances described

3 in this subdivision is guilty of a misdemeanor punishable by a fine4 not to exceed fifteen thousand dollars (\$15,000).

5 (d) Any person who, for the purpose of selling, leasing or 6 otherwise disposing of merchandise, supplies or equipment used 7 in fire prevention or suppression, falsely represents, in any manner 8 whatsoever, to any other person that they are a fire marshal, fire 9 inspector or member of a fire department, or that they have the 10 approval, endorsement or authorization of any fire marshal, fire 11 inspector or fire department, or member thereof, is guilty of a 12 misdemeanor.

13 (e) (1) Vendors of uniforms shall verify that a person purchasing 14 a uniform identifying a firefighting agency or department is an 15 employee or authorized member of the agency or department 16 identified on the uniform. Examination of a valid photo 17 identification card issued by a firefighting agency or department 18 that designates the person as an employee or authorized member 19 of the agency or department identified on the uniform shall be 20 sufficient verification.

21 (2) If a person purchasing a uniform does not have a valid photo identification card issued by a firefighting agency or department, 22 23 the person shall present an official letter of authorization from the 24 firefighting agency or department designating that person as an 25 employee or authorized member of the agency or department. The 26 person shall also present a government issued photo identification 27 card bearing the same name as listed in the letter of authorization 28 issued by the agency or department. 29

(3) Any uniform vendor who sells a uniform identifying a
firefighting agency or department without verifying that the
purchaser is an employee or authorized member of the agency or
department is guilty of a misdemeanor, punishable by a fine of not

33 more than one thousand dollars (\$1,000).

34 (4) This subdivision shall not apply if the uniform is to be used35 solely as a prop for a motion picture, television, video production,

or a theatrical event, and prior written permission has been obtained

37 from the identified firefighting agency or department.

38 (f) This section shall not apply to either of the following:

1 (1) Use of a badge solely as a prop for a motion picture, 2 television, or video production, or an entertainment or theatrical 3 event.

4 (2) A badge supplied by a recognized employee organization 5 as defined in Section 3501 of the Government Code representing 6 firefighters or a state or international organization to which it is 7 affiliated.

8 SEC. 4. Section 538f of the Penal Code is amended to read: 9 538f. Any person, other than an employee of a public utility 10 or district as defined in Sections 216 and 11503 of the Public 11 Utilities Code, respectively, who willfully presents themselves to 12 a utility or district customer with the intent of fraudulently 13 personating an employee of a public utility or district, or of 14 fraudulently inducing the belief that they are an employee of a 15 public utility or district, or who willfully and credibly impersonates 16 an employee of a public utility or district on an internet website, 17 or by other electronic means, or by any other means, for purposes 18 of defrauding another, is guilty of a misdemeanor and shall be punished by imprisonment in a county jail not to exceed six 19 20 months, or by a fine not to exceed one thousand dollars (\$1,000), 21 or by both that fine and imprisonment. Nothing in this section shall 22 be construed to prohibit conduct that arguably constitutes protected 23 activity under state labor law or the National Labor Relations Act 24 (Title 29, United States Code, Section 151 and following).

25 SEC. 5. Section 538g of the Penal Code is amended to read:

26 538g. (a) Any person, other than a state, county, city, special 27 district, or city and county officer or employee, who willfully 28 wears, exhibits, or uses the authorized badge, photographic 29 identification card, or insignia of a state, county, city, special 30 district, or city and county officer or employee, with the intent of 31 fraudulently personating a state, county, city, special district, or 32 city and county officer or employee, or of fraudulently inducing 33 the belief that they are a state, county, city, special district, or city 34 and county officer or employee, or who willfully and credibly 35 impersonates such an officer or member on an internet website, 36 or by other electronic means, or by any other means, for purposes 37 of defrauding another, is guilty of a misdemeanor.

(b) Any person who willfully wears, exhibits, or uses, or
willfully makes, sells, loans, gives, or transfers to another, any
badge, photographic identification card, or insignia, which falsely

1 purports to be for the use of a state, county, city, special district,

2 or city and county officer or employee, or which so resembles the

3 authorized badge, photographic identification card, or insignia of

4 a state, county, city, special district, or city and county officer or

5 employee as would deceive an ordinary reasonable person into

6 believing that it is authorized for use by a state, county, city, special

7 district, or city and county officer or employee, is guilty of a

8 misdemeanor, except that any person who makes or sells any badge
9 under the circumstances described in this subdivision is subject to

a fine not to exceed fifteen thousand dollars (\$15,000).

11 (c) This section shall not apply to either of the following:

(1) Use of a badge solely as a prop for a motion picture,television, or video production, or an entertainment or theatricalevent.

(2) A badge supplied by a recognized employee organization
 as defined in Section 3501 of the Government Code or a state or
 international organization to which it is affiliated.

18 SEC. 6. Section 538h of the Penal Code is amended to read:
19 538h. (a) Any person, other than an officer or member of a

20 government agency managed or affiliated search and rescue unit 21 or team, who willfully wears, exhibits, or uses the authorized 22 uniform, insignia, emblem, device, label, certificate, card, or 23 writing of an officer or member of a government agency managed 24 or affiliated search and rescue unit or team, with the intent of 25 fraudulently impersonating an officer or member of a government 26 agency managed or affiliated search and rescue unit or team, or 27 of fraudulently inducing the belief that they are an officer or 28 member of a government agency managed or affiliated search and 29 rescue unit or team, or uses the same to obtain aid, money, or 30 assistance within this state, or who willfully and credibly 31 impersonates such an officer or member on an internet website, 32 or by other electronic means, or by any other means, for purposes

33 of defrauding another, is guilty of a misdemeanor.

(b) (1) Any person, other than the one who by law is given the
authority of an officer or member of a government agency managed
or affiliated search and rescue unit or team, who willfully wears,
exhibits, or uses the badge of a government agency managed or
affiliated search and rescue unit or team with the intent of
fraudulently impersonating an officer or member of a government
agency managed or affiliated search and rescue unit or team, or

1 fraudulently inducing the belief that they are an officer or member 2 of a government agency managed or affiliated search and rescue 3 unit or team, is guilty of a misdemeanor punishable by 4 imprisonment in a county jail not to exceed one year, by a fine not 5 to exceed two thousand dollars (\$2,000), or by both that 6 imprisonment and fine.

7 (2) Any person who willfully wears or uses any badge that 8 falsely purports to be authorized for the use of one who by law is 9 given the authority of an officer or member of a government agency 10 managed or affiliated search and rescue unit or team, or that 11 resembles the authorized badge of an officer or member of a 12 government agency managed or affiliated search and rescue unit 13 or team as would deceive any ordinary reasonable person into 14 believing that it is authorized for the use of one who by law is 15 given the authority of an officer or member of a government agency 16 managed or affiliated search and rescue unit or team, for the 17 purpose of fraudulently impersonating an officer or member of a 18 government agency managed or affiliated search and rescue unit 19 or team, or of fraudulently inducing the belief that they are an 20 officer or member of a government agency managed or affiliated 21 search and rescue unit or team, is guilty of a misdemeanor 22 punishable by imprisonment in a county jail not to exceed one 23 year, by a fine not to exceed two thousand dollars (\$2,000), or by 24 both that fine and imprisonment.

25 (c) As used in this section, the following terms have the 26 following meanings:

(1) "Member" means any natural person who is registered with
an accredited disaster council for the purpose of engaging in
disaster service without pay or other consideration. Food and
lodging provided, or expenses reimbursed for these items, during
a member's activation do not constitute other consideration.

(2) "Search and rescue unit or team" means an entity engaged
in the acts of searching for, rescuing, or recovering by means of
ground, marine, or air activity, any person that becomes lost,
injured, or is killed while outdoors or as a result of a natural or
manmade disaster, including instances involving searches for
downed or missing aircraft.

38 SEC. 7. Section 1299.07 of the Penal Code is amended to read:

39 1299.07. (a) An individual authorized by Section 1299.02 to

40 apprehend a bail fugitive shall not represent himself or herself

themselves in any manner as being a sworn law enforcement 1 2 officer.

3 (b) An individual authorized by Section 1299.02 to apprehend

4 a bail fugitive shall not wear any uniform that represents-himself 5

or herself themselves as belonging to any part or department of a

6 federal, state, or local government. Any uniform shall not display

7 the words United States, Bureau, Task Force, Federal, or other 8

substantially similar words that a reasonable person may mistake 9 for a government agency.

10 (c) An individual authorized by Section 1299.02 to apprehend 11 a bail fugitive shall not wear or otherwise use a badge that 12 represents himself or herself themselves as belonging to any part 13 or department of the federal, state, or local government.

14 (d) An individual authorized by Section 1299.02 to apprehend 15 a bail fugitive shall not use a fictitious name that represents himself 16 or herself themselves as belonging to any federal, state, or local 17 government.

18 (e) An individual authorized by Section 1299.02 to apprehend a bail fugitive may wear a jacket, shirt, or vest with the words 19 20 "BAIL BOND RECOVERY AGENT," "BAIL ENFORCEMENT," or "BAIL ENFORCEMENT AGENT" displayed in letters at least 21 22 two inches high across the front or back of the jacket, shirt, or vest 23 and in a contrasting color to that of the jacket, shirt, or vest.

24 (f) An individual authorized by Section 1299.02 to apprehend 25 a bail fugitive shall not use that position for the purposes of 26 immigration enforcement, as defined in subdivision (f) of Section 27 7284.4 of the Government Code.

28 (g) An individual authorized by Section 1299.02 to apprehend 29 a bail fugitive shall keep a defendant's immigration status 30 confidential within their employing bail bond agency's business.

31 SEC. 8. Section 13653 is added to the Penal Code, to read:

32 13653. (a) An employee of a law enforcement agency may 33 request an alleged law enforcement employee to present 34 identification when there is probable cause or reasonable suspicion 35 of a crime, including, but not limited to, impersonating a peace 36 officer, or when there is a legitimate safety concern.

37 (b) For the purposes of this section, "employee of a law 38 enforcement agency" includes any employee of any local, state,

or federal law enforcement agency or any person acting on behalf 39

40 of a local, state, or federal law enforcement agency.

1 SEC. 9. Section 13654 is added to the Penal Code, to read:

2 13654. (a) Personnel of a law enforcement agency operating

3 in California shall visibly display identification that includes either
4 a name or badge number to the public when performing their

5 duties.

6 (b) This section does not apply to personnel while operating 7 undercover.

8 (c) A violation of this section is punishable as a misdemeanor.

9 (d) For the purposes of this section, "personnel of a law 10 enforcement agency" means any officer of a local, state, or federal 11 law enforcement agency or any person acting on behalf of a local,

12 state, or federal law enforcement agency.

SEC. 10. The provisions of this act are severable. If any
provision of this act or its application is held invalid, that invalidity
shall not affect other provisions or applications that can be given
effect without the invalid provision or application.

17 SEC. 11. No reimbursement is required by this act pursuant 18 to Section 6 of Article XIII B of the California Constitution for 19 certain costs that may be incurred by a local agency or school

20 district because, in that regard, this act creates a new crime or

21 infraction, eliminates a crime or infraction, or changes the penalty

22 for a crime or infraction, within the meaning of Section 17556 of

23 the Government Code, or changes the definition of a crime within

the meaning of Section 6 of Article XIII B of the CaliforniaConstitution.

26 However, if the Commission on State Mandates determines that

27 this act contains other costs mandated by the state, reimbursement

28 to local agencies and school districts for those costs shall be made

29 pursuant to Part 7 (commencing with Section 17500) of Division

30 4 of Title 2 of the Government Code.

31 SECTION 1. Section 2085 of the Insurance Code is amended
 32 to read:

33 2085. (a) (1) In the case of a declaration of a disaster by the

34 President of the United States or the Governor, if a property owner

35 or owner's legal representative is unable to identify the insurer of

36 the owner's property that is located in the declared disaster area,

37 the commissioner shall, at the request of the property owner or

38 owner's legal representative, electronically provide the property

39 owner's name, any contact information provided to the

commissioner, and property location information to insurers that 1 2 issue homeowners' insurance policies subject to Section 2071. 3 (2) The commissioner or an insurer may conclusively presume 4 that a request submitted pursuant to paragraph (1) is a bona fide 5 request from the property owner or owner's legal representative. Information transmitted to the commissioner or an insurer pursuant 6 7 to this section shall, within the meaning of subdivision (b) of 8 Section 1798.24 of the Civil Code, constitute information provided 9 with the voluntary written consent of the person transmitting the information and shall authorize the commissioner or an insurer to 10 11 provide the information to others in accordance with this section. 12 A reasonable expectation of privacy shall not exist for the 13 information provided to the commissioner or an insurer pursuant 14 to this section and a cause of action shall not arise and liability 15 shall not be imposed against the commissioner or an insurer, the 16 commissioner's or an insurer's authorized representatives, or any 17 department or insurer employee for statements made or conduct 18 performed in good faith while carrying out the provisions of this 19 section. 20 (3) Communication between a property owner or owner's legal representative and the commissioner, and between the 21 22 commissioner and insurers, shall not constitute the filing of a claim. 23 (b) An insurer that issues homeowners' insurance policies 24 subject to Section 2071 shall provide the commissioner with an 25 email address for accepting an electronic transmission from the 26 commissioner pursuant to subdivision (a). 27 (c) (1) An insurer that issues homeowners' insurance policies 28 subject to Section 2071 shall respond to the property owner or owner's legal representative within 75 days after receiving a 29 30 transmission pursuant to subdivision (a) and shall indicate if the 31 insurer issued a homeowners' insurance policy on the property 32 located in the disaster area and identified in the commissioner's 33 communication that was in force at the time that the disaster 34 occurred. An insurer's response to the property owner or owner's 35 legal representative pursuant to this paragraph shall not be an 36 acknowledgment of a claim, and shall not constitute an admission 37 of coverage under any policy for any loss. 38 (2) Notwithstanding paragraph (1), the department and the insurer shall not be required to respond to a property owner or the 39

1 owner's legal representative if the insurer determines that it did

- a owner o legal representative in the institict determines that it did
   a not issue a policy for the property.
   (3) A response by an insurer to the property owner or the
   a owner's legal representative pursuant to paragraph (1) shall be
- 5 provided free of charge.

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