

What Is the FAIR Plan?

- The California FAIR Plan is the state's "insurer of last resort."
- Designed to provide **coverage** when private insurers won't insure your home due to wildfire or other **high-risk** factors.
- Policies are issued by the California FAIR Plan Association (which is made up of private insurers) and **regulated** by the state.
- Typically **fire-only** coverage, with **options** to add limited protections for water, theft, and liability.