



CALIFORNIA FAIR PLAN FAQ

Q: **What is the California FAIR Plan?**

A: The California FAIR Plan is a property insurance program that provides coverage to homeowners in high-risk areas. The California FAIR Plan is a program that provides insurance coverage to Californians who cannot find coverage through no fault of their own. This is often a result of having a home in a high-risk area.

Q: **Does the FAIR Plan satisfy mortgage lenders' requirements?**

A: Yes, it does. As an insurer of last resort, the FAIR Plan serves as a temporary safety net for property owners until traditional insurance coverage becomes available. FAIR Plan fire insurance policies satisfy mortgage lenders' requirements and protect homeowners against losses in the event of a fire and other named perils.



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