



CALIFORNIA FAIR PLAN FAQ

Q: How can I apply for the FAIR Plan?

A: The FAIR Plan provides coverage for property damage resulting from fire, lightning, smoke, and internal explosions. Specifically, it helps homeowners and businesses that may not be able to obtain standard insurance policies due to high-risk factors such as living in wildfire-prone areas. Coverage under the FAIR Plan typically includes damage to the structure of the property, including the building and attached structures, as well as the contents of the property that are damaged or destroyed by these events. However, it's important to note that the FAIR Plan often has limitations, such as no coverage for theft or vandalism after the fire, and may not cover all types of property damage. It is designed as a basic insurance option for high-risk areas, and policyholders are encouraged to explore additional coverage options to ensure complete protection.

More info at [smartzonecar.org](https://www.smartzonecar.org)