



**Q:** How much does the FAIR Plan cost?

**A:** The cost of the FAIR Plan varies based on several factors, but on average currently, the premium is approximately \$3,200 per year. However, this amount can fluctuate depending on the location of the property, the level of coverage selected, the value of the property, and any additional coverage or endorsements that might be added to the policy. For example, properties located in high-risk wildfire zones may see higher premiums due to the increased likelihood of fire damage. Additionally, the cost may be influenced by the type of property being insured (residential or commercial) and the specific risks associated with the area, such as proximity to wildfire-prone regions or other environmental factors.

While the FAIR Plan provides a necessary safety net for property owners unable to obtain standard insurance, it is important to understand that it offers more limited coverage than typical homeowners' policies. As a result, some property owners may need to supplement their FAIR Plan with additional insurance to fully protect their assets. It's advisable to shop around and consult with insurance professionals to ensure the coverage is adequate for specific needs.

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

