

# About California FAIR Plan Home Hardening Discounts



## Protect and Save: Homeowner Discounts for Wildfire Preparedness

To promote wildfire resilience and support insurance availability, the California FAIR Plan Association (FAIR Plan) offers discounts to Dwelling Fire policyholders who take steps to make their homes safer from wildfires.

### Property-level Home Hardening Discounts

Policyholders can receive discounts on the wildfire portion of their policy premiums by complying with **all listed criteria** for the Immediate Surroundings Protections and/or Structure Protections discounts. These discounts can be obtained separately or together – policyholders do not need to qualify for one discount to qualify for the other. A property that qualifies for both discounts will receive approximately a **14.5% discount** on the wildfire portion of their policy premium, as the second discount is applied to the already discounted premium.

#### ■ IMMEDIATE SURROUNDINGS PROTECTIONS DISCOUNT

Policyholders who comply with all the below criteria qualify for up to a 5% discount on the wildfire portion of their policy premiums.

- Vegetation and debris must be cleared from under decks.
- There must be no combustible sheds or other outbuildings within 30 feet of the dwelling.
- Defensible space must be maintained including trimming trees, clearing of brush, and removing debris from yard, in compliance with California Public Resources Code 4291.
- There must be an ember resistant zone maintained within five feet around the dwelling.

#### ■ STRUCTURE PROTECTIONS DISCOUNT

Policyholders who comply with all the below criteria qualify for a 10% discount on the wildfire portion of their policy premiums.

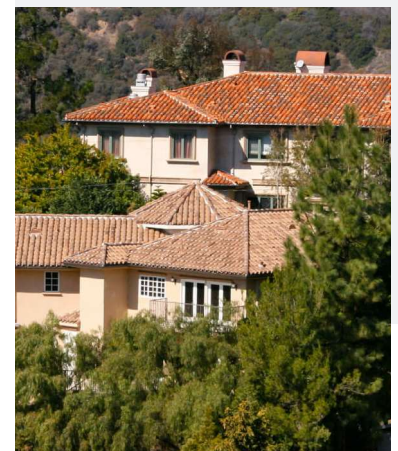
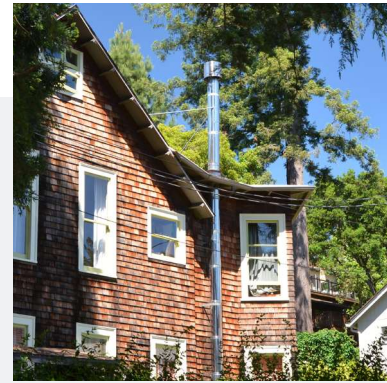
- Roofs must be Class-A Fire rated.
- There must be a noncombustible 6 inches at the bottom of exterior walls.
- Vents must be ember and fire-resistant.
- Windows must have fire-resistance upgrades (e.g., double paned or added shutters).
- Eaves must be enclosed.

### Community-level Home Hardening Discount

#### ■ FIREWISE COMMUNITY DISCOUNT

Policyholders whose properties are located within a designated **Firewise USA Community** can qualify for an **additional 10% discount** (applies to the wildfire portion of the policy's premium).

***Consumers are encouraged to work with their broker to identify discounts for which they are eligible.***



### About the California FAIR Plan

The FAIR Plan is a private association comprised of all insurers licensed to write property insurance in California and is funded primarily through the policies it sells to customers. The FAIR Plan is not a state agency and is not funded by the state or other public agencies.

The FAIR Plan offers basic property insurance for all Californians who cannot access coverage in the voluntary insurance marketplace. As an insurer of "last resort," the FAIR Plan was established by statute to provide a temporary safety net for consumers who need fire insurance until coverage through the voluntary market is available.

To learn more about home hardening, visit the California Department of Insurance Safer from Wildfires [webpage](#) and the National Fire Protection Association's Firewise USA [webpage](#).

*\*Discounts are applicable as of November 2024 and are subject to change.*