Darlene Baxter
INSURANCE AGENCY

FREE GUIDE · OCTOBER 2026

On the FAIR Plan? 6 things to know before your next renewal.

The California FAIR Plan covers far less than most people think. Here's what to check.

01 It only covers what it names.

Fire, lightning, smoke, and internal explosion are standard. Wind, hail, and vandalism only if you add them. If a cause of damage isn't listed, it isn't covered.

02 Liability, theft, and water aren't in it.

A burst pipe, a break-in, or a guest who gets hurt on your property: none of those are covered by the FAIR Plan.

03 You probably need a DIC wrap.

A Difference in Conditions policy fills the gaps. The two policies have to line up, or the gap between them is yours.

04 Check "actual cash value."

Without replacement cost, claims pay after depreciation. The maximum for a home is $3 million. Make sure your amount covers what it would cost to rebuild.

05 Rates went up October 15, 2026.

An average 29.1% increase took effect for new and renewal policies. High wildfire-risk homes could see more, and some lower-risk homes could see less.

06 Mitigation lowers your premium.

Class A roof, ember-resistant vents, enclosed eaves, a 5-foot ember-resistant zone. Each can earn a discount on the wildfire portion of your premium. Keep your photos and receipts.

+ The FAIR Plan is a last resort, not a forever policy.

New state rules are pushing insurers back into wildfire areas. The homeowners who get off the FAIR Plan first are the ones who get a review at every renewal.

✓ Have these ready when you call.

How old your roof is and what type it is. Whether the home sits on a slab or a crawl space. The date on your renewal or non-renewal letter.

Tell me about your house.

Free FAIR Plan coverage review with Darlene Baxter. No pressure.
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