

**CALIFORNIA
FAIR PLAN**
PROPERTY INSURANCE

725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
www.cfpnet.com

YOUR INSURANCE BROKER

MICHAEL ARTHUR REY
23161 MILL CREEK DRIVE, STE 250
LAGUNA HILLS, CA 92653
PHONE NUMBER: (949) 487-9661

DATE OF THIS NOTICE 10/08/2021
QUOTATION NUMBER PO 7231688

Important Information about your Quotation



The California FAIR Plan is the property insurance market of last resort and generally provides less coverage than other companies.

✓ **SHOP AROUND**

- γ Ask your neighbors which insurance company they use
- γ Call insurance companies on your own
- γ Do not rely on just one source for your insurance information

Ask your Broker to shop your coverage

✓ **KNOW WHAT THE FAIR PLAN POLICY IS MISSING**

If you cannot get insurance with another company, consider purchasing a Difference in Conditions (DIC) policy that provides important coverages not available in your FAIR Plan policy such as water, theft and liability coverage.

SEE THE INSURANCE COMPARISON CHART ON THE REVERSE.

Only a Broker can assist you with purchasing a DIC policy

✓ **REVIEW THE QUOTATION**

Does this quotation have the right amount and type of insurance in case of a loss? Selecting amount and type of insurance coverage appropriate for your needs is YOUR responsibility.

Ask your Broker about available coverage and policy limit options

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California FAIR Plan Association

INSURANCE POLICY COMPARISON CFP DWELLING POLICY TO ISO HO-3**IMPORTANT NOTICE**

This chart summarizes some of the significant differences between the coverage provided by the FAIR Plan's basic dwelling policy and the coverage provided by insurance advisory organization Insurance Service Office, Inc. (ISO) more comprehensive California homeowners (HO-3) policy form. You should consider purchasing a companion policy, commonly known as a Difference in Conditions (DIC) policy to supplement what the FAIR Plan policy provides. For a complete, specific understanding of all of the similarities and differences between the FAIR Plan dwelling policy and the insurance available in the standard market, you should consult with a licensed insurance broker. In all cases, the specific language of the policy shall constitute the terms and conditions of the coverage provided. **THIS CHART IS NOT ALL-INCLUSIVE.**

PERILS INSURED AGAINST (not all-inclusive)	CFP POLICY	ISO HO-3
DWELLING		
All physical loss unless specifically excluded (including water damage)	no coverage	✓
Fire or Lightning	✓	✓
Smoke	✓	✓
Internal Explosion	✓	✓
Extended Coverage (windstorm or hail, explosion, riot, aircraft, vehicles)	Optional	✓
Vandalism or Malicious Mischief	Optional	✓
CONTENTS		
Fire or Lightning	✓	✓
Smoke	✓	✓
Internal Explosion	✓	✓
Extended Coverage (windstorm or hail, explosion, riot, aircraft, vehicles)	Optional	✓
Vandalism or Malicious Mischief	Optional	✓
Theft	no coverage	✓
Falling Objects	no coverage	✓
Weight of Ice, Snow or Sleet	no coverage	✓
Accidental Discharge or Overflow of Water or Steam	no coverage	✓
Freezing	no coverage	✓
Sudden Accidental Damage from Artificially Generated Electrical Current	no coverage	✓
LIABILITY COVERAGES		
Personal Liability	no coverage	✓
Medical Payments to Others	no coverage	✓
Damage to Property of Others	no coverage	\$1,000 Limit

OTHER COVERAGES, LIMITS AND CONDITIONS (not all inclusive)		
	CFP POLICY	ISO HO-3
Replacement Cost	Optional	✓
Other Structures	Use up to 10% of Dwelling Limit (reduces dwelling limit), or Optional - you may buy additional Other Structures coverage	10% of Dwelling Limit (does not reduce Dwelling Limit, and you may buy additional Other Structures coverage)
Additional Living Expense	no coverage	✓
Fair Rental Value	Use up to 10% of Dwelling Limit (reduces dwelling limit), or Optional - you may buy up to 50% of Dwelling Limit in additional Fair Rental Value coverage	✓
Ordinance or Law	Optional - you may buy up to 10% of Dwelling Limit in Ordinance or Law Coverage	10% of Dwelling Limit (does not reduce Dwelling Limit, and you may buy additional Ordinance or Law coverage)
Debris Removal	Included in Limit of Liability applying to damaged property (reduces applicable limit), or Optional - you may buy up to 5% of Dwelling, Other Structures and Personal Property Combined Limits in additional Debris Removal coverage	Included in Limit of Liability applying to damaged property, but adds 5% to that limit, if necessary, for debris removal

ADDITIONAL TERMS AND CONDITIONS OF THIS QUOTATION

1. The effective date of coverage will be either:
 - a. One (1) day after the date the premium (and any required underwriting information) is received in the California FAIR Plan's office, or;
 - b. A later date may be specified if desired, provided it is no later than the quotation expiration date on this notice.
2. If the premium is not received in California FAIR Plan's office by the quotation expiration date, this offer or coverage becomes null and void and a new application must be submitted.
3. This Quotation is provisional and was made prior to our receipt and review of an inspection report. The final premium could be more or less than our Quotation. If upon review of the inspection report, the rates differ from those used to compute the provisional premium, any additional premium due must be received in the California FAIR Plan's office by the due date shown on the Premium Due Notice. Any excess premium will be returned. Earned premium resulting from cancellation of coverage will be based on the final premium and not the provisional premium. If upon review of the inspection report we find the property uninsurable by our underwriting rules, coverage will be terminated.
4. Acceptability of this risk is based on the information provided on the application.
5. This Quotation is valid only for the exact amount of coverage and perils described and only when the premium is remitted as outlined in number 1 above. Payment must be made in the exact gross amount of this billing.
6. This Quotation is void if there is unrepaid damage to the property to be insured. Upon such discovery by the FAIR Plan, the policy will be rescinded and any premium received will be returned and no insurance will be deemed to have been in effect.

IMMEDIATE ACTION REQUIRED

Additional forms may be attached to this quotation which require your immediate attention.

CFPN3A (01/2021)

DWELLING INSURANCE QUOTATION - PAYMENT STUB**(E-QUOTED)**

DATE OF THIS NOTICE 10/08/2021

QUOTATION NUMBER PO 7231688

QUOTATION EXPIRATION DATE 11/07/2021

Pay online at **www.cfpnet.com**

Or mail Payment to:

California FAIR Plan
P.O. BOX 76924
Los Angeles, CA 90076-0924

PAY PLAN (Please check pay plan)

<input type="checkbox"/> Pay In Full (No Service Charge)	2,583.00
and cannot be changed	
<input type="checkbox"/> Installment Plan*-1st Payment-40%	1035.70
Payment 2 - 30%	777.40
Payment 3 - 30%	777.40

**\$2.50 service charge per installment included*

Installment payments are due every three months.

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LAGUNA HILLS, CA 92653
PHONE NUMBER (949) 487-9661

DATE OF THIS NOTICE 10/08/2021
QUOTATION NUMBER PO 7231688
QUOTATION EXPIRATION DATE **11/07/2021**

APPLICANT NAME AND MAILING ADDRESS
PAMELA J NYE
1335 PALISADES DR
PACIFIC PALISADES, CA 90272

PROPERTY LOCATION
1335 PALISADES DR
PACIFIC PALISADES, CA 90272

RATING INFORMATION

YEAR BUILT	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
1973	OWNER	1	FRAME	\$5000

COVERAGES AND PERILS INSURED AGAINST

SELECTED COVERAGES		LIMITS	PERILS INSURED AGAINST *		PREMIUM
<input checked="" type="checkbox"/>	A - Dwelling	\$ 572,000	<input checked="" type="checkbox"/>	Fire or Lightning, Internal Explosion and Smoke Damage	\$ 2,533
<input type="checkbox"/>	B - Other Structures	\$ 0	<input type="checkbox"/>		
<input checked="" type="checkbox"/>	C - Personal Property	\$ 125,000	<input checked="" type="checkbox"/>	Extended Coverages	\$ 35
<input checked="" type="checkbox"/>	D - Fair Rental Value	\$ 100,000	<input checked="" type="checkbox"/>	Vandalism or Malicious Mischief	\$ 15
<input checked="" type="checkbox"/>	Ordinance or Law	\$ 57,200			
<input type="checkbox"/>	Debris Removal	\$ 0			
<input checked="" type="checkbox"/>	Extended Dwelling Coverage	\$ 143,000			
<input checked="" type="checkbox"/>	Dwelling Replacement Cost	INCLUDED			
<input checked="" type="checkbox"/>	Inflation Guard	INCLUDED			
<input checked="" type="checkbox"/>	Personal Property Replacement Cost	INCLUDED			
<input type="checkbox"/>	Fences	\$ 0			
<input type="checkbox"/>	Permitted Incidental Occupancy	\$ 0			
<input type="checkbox"/>	Plants, Shrubs and Trees	\$ 0			
<input type="checkbox"/>	Outdoor Radio and TV Equipment	\$ 0			
<input type="checkbox"/>	Awnings	\$ 0			
<input type="checkbox"/>	Signs	\$ 0			
<input type="checkbox"/>	Improvements, Alterations and Additions	\$ 0			
Total Annual Premium (tentative) ** \$					2,583

**** See Additional Terms and Conditions**

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11/07/2021

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MESSAGE BOARD

- ✓ Have you or your broker searched the standard market for a company that may be able to provide more comprehensive coverage?
- ✓ Please be sure to read the Important Information letter and Additional Terms and Conditions included with this Quotation.

NO BROKER FEE NOTICE

California Code of Regulation Title 10, Section 2189.3(b) prohibits a broker-agent from charging any fee, directly or indirectly, for services related to procuring coverage from the California FAIR Plan. The California Department of Insurance defines "services" to include any advice or assistance.



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DWELLING		
All physical loss unless specifically excluded (including water damage)	no coverage	✓
Fire or Lightning	✓	✓
Smoke	✓	✓
Internal Explosion	✓	✓
Extended Coverage (windstorm or hail, explosion, riot, aircraft, vehicles)	Optional	✓
Vandalism or Malicious Mischief	Optional	✓
CONTENTS		
Fire or Lightning	✓	✓
Smoke	✓	✓
Internal Explosion	✓	✓
Extended Coverage (windstorm or hail, explosion, riot, aircraft, vehicles)	Optional	✓
Vandalism or Malicious Mischief	Optional	✓
Theft	no coverage	✓
Falling Objects	no coverage	✓
Weight of Ice, Snow or Sleet	no coverage	✓
Accidental Discharge or Overflow of Water or Steam	no coverage	✓
Freezing	no coverage	✓
Sudden Accidental Damage from Artificially Generated Electrical Current	no coverage	✓
LIABILITY COVERAGES		
Personal Liability	no coverage	✓
Medical Payments to Others	no coverage	✓
Damage to Property of Others	no coverage	\$1,000 Limit

OTHER COVERAGES, LIMITS AND CONDITIONS (not all inclusive)

	CFP POLICY	ISO HO-3
Replacement Cost	Optional	✓
Other Structures	Use up to 10% of Dwelling Limit (reduces dwelling limit), or Optional - you may buy additional Other Structures coverage	10% of Dwelling Limit (does not reduce Dwelling Limit, and you may buy additional Other Structures coverage)
Additional Living Expense	no coverage	✓
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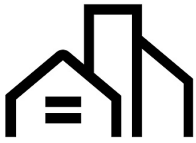
- | | |
|---|-----------------|
| <input type="checkbox"/> Pay In Full (No Service Charge) | 2,583.00 |
| and cannot be changed | |
| <input type="checkbox"/> Installment Plan*-1st Payment-40% | 1035.70 |
| Payment 2 - 30% | 777.40 |
| Payment 3 - 30% | 777.40 |

**\$2.50 service charge per installment included*

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<input type="checkbox"/>	Outdoor Radio and TV Equipment	\$ 0			
<input type="checkbox"/>	Awnings	\$ 0			
<input type="checkbox"/>	Signs	\$ 0			
<input type="checkbox"/>	Improvements, Alterations and Additions	\$ 0			
Total Annual Premium (tentative) ** \$					2,583

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