IMPORTANT INFORMATION FOR PROSPECTIVE NEW POLICYHOLDERS
CONCERNING THE FAIR PLAN AND THE AVAILABILITY OF PROPERTY INSURANCE

We are pleased to enclose your California FAIR Plan Dwelling Fire insurance quotation.

The California FAIR Plan Association (the FAIR Plan) was established by the State Legislature to provide access to basic property insurance for those having difficulty obtaining it in the standard insurance market.

If you have not already done so, we recommend that, you or your insurance broker shop around to see if insurance is available to you in the standard market, and if so, where you can purchase the most appropriate coverage for your needs. A link to the California Department of Insurance listing of companies licensed to sell residential insurance in this state can be found on our web site at www.cfpnet.com

Other suggestions:

✓ If you choose to insure with us, be sure to shop around at least annually for coverage provided by an insurer operating in the standard market. The FAIR Plan is an insurer of last resort and generally provides more limited coverage than does the standard market.

✓ The insurance marketplace changes regularly, so property not eligible for standard market coverage in the past may become eligible.
  - Ask your neighbors which insurance company they use
  - Ask your insurance broker to shop your coverage
  - Call insurance companies on your own
  - Do not rely on just one source for your insurance information

✓ If you cannot secure a policy with an insurance company operating in the standard market, you should talk to your broker about purchasing a Difference in Conditions (DIC) policy in addition to your FAIR Plan Dwelling Fire policy. A DIC policy can supplement your FAIR Plan policy by providing important coverages not in a FAIR Plan policy (e.g. theft, water damage and liability coverage).

✓ Selecting the amount and type of insurance coverage appropriate for your needs is your responsibility. Do your best to make sure that your policy limits and coverages are sufficient to protect you in the event of a total loss. Check to see if your property is eligible for our dwelling replacement cost coverage, which is available at no additional charge. (This coverage does not increase your policy limits.) For additional premium the FAIR Plan offers numerous other coverages that broaden or increase the insurance provided by our basic policy.

✓ Review the insurance coverages and limits on the enclosed Quotation to make sure it matches your needs as nearly as possible.

Recipient's Address
PAUL SANDATE
1460 GREENVIEW DR.
LA HABRA, CA 90631
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 unrepaired 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.

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)
☐ Pay In Full (No Service Charge) 461.00
☐ Installment Plan*-1st Payment-40% 186.90
  Payment 2 - 30% 140.80
  Payment 3 - 30% 140.80

*2.50 service charge per installment included
Installment payments are due every three months.

You can pay online at www.cfpnet.com

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California FAIR Plan Association

DWELLING INSURANCE QUOTATION

(E-QUOTED)

DATE OF THIS NOTICE 03/08/2017
QUOTATION NUMBER PO 5717224
QUOTATION EXPIRATION DATE 05/07/2017

APPLICANT NAME AND MAILING ADDRESS
PAUL SANDATE
1460 GREENVIEW DR.
LA HABRA, CA 90631

PROPERTY LOCATION
1460 GREENVIEW DR
LA HABRA, CA 90631

RATING INFORMATION
YEAR BUILT OCCUPANCY # OF UNITS CONSTRUCTION TYPE DEDUCTIBLE
1954 OWNER 1 FRAME $2500

COVERAGES AND PERILS INSURED AGAINST

SELECTED COVERAGES LIMITS
A - Dwelling $341,880
B - Other Structures $0
C - Personal Property $0
D - Fair Rental Value $0
Ordinance or Law $0
Debris Removal $0
Dwelling Replacement Cost INCLUDED
Inflation Guard INCLUDED
Personal Property Replacement Cost NOT INCLUDED
Fences $0
Permitted Incidental Occupancy $0
Plants, Shrubs and Trees $0
Outdoor Radio and TV Equipment $0
Awnings $0
Signs $0
Improvements, Alterations and Additions $0

PERILS INSURED AGAINST * PREMIUM
Fire or Lightning, Internal Explosion and Smoke Damage $382
Extended Coverages $61
Vandalism or Malicious Mischief $18

Total Annual Premium (tentative) ** $461

* See policy at www.cfpnet.com
** See item 3 on Additional Terms and Conditions

IMPORTANT NOTICES
Please read carefully the Terms and Conditions on the other side of this form. This Dwelling Insurance Quotation is provisional and is subject to change. In case of loss we cover only that part of the loss which exceeds the deductible shown. Insurance is quoted for only those coverages, endorsements and perils shown above as selected (✓). A one year policy will be issued on the captioned risk upon our receipt of the premium as indicated.

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.

California FAIR Plan Association
3435 Wilshire Blvd. #1200
Los Angeles, CA 90010
(800) 339-4099
www.cfpnet.com

YOUR INSURANCE BROKER
TRICIA MARIA ANDERSON
203 N BREA BLVD STE 110
BREA, CA 92821
PHONE NUMBER (714) 990-8422

THE PREMIUM IS NOT RECEIVED AT THE FAIR PLAN’S OFFICE BY
05/07/2017

A one year policy will be issued on the captioned risk upon our receipt of the premium as indicated.

** See item 3 on Additional Terms and Conditions

THIS OFFER OF COVERAGE IS VOID IF THE PREMIUM IS NOT RECEIVED AT THE FAIR PLAN’S OFFICE BY
05/07/2017

Applicant Copy CFPN3A (10/2016)