



Autopay and Upcoming Changes to California FAIR Plan's Payment Plan Options

The California FAIR Plan will soon offer automatic recurring payments (“autopay”). Key dates to know:

- 1) **Effective March 16, 2026:** To support our new autopay program, policyholders will be able to select their payment installment plan at policy inception and renewal. The selected payment plan will last for the duration of the policy term.
- 2) **Effective April 1, 2026:** Eligible policyholders may enroll in autopay for the duration of their policy term. To enroll in autopay, policyholders must opt in to receiving emailed billing and autopay notices.

These changes are being made in accordance with [CA Assembly Bill No. 290](#).

Please read below for important information about these upcoming changes. This document will be updated as more information is available.

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How does autopay work, and when can I enroll?

Autopay enrollment will be available from our [online payment portal](#) beginning April 1, 2026. Beginning on this date, eligible new, renewal, and midterm policies may enroll. Enrollment includes opting in to receiving emailed billing and autopay notices.

Upon enrollment, autopay will begin at the next invoice, and your premium payments will be made automatically by the payment method you provide. Your autopay enrollment lasts for the duration of your policy term. If you renew your policy, you will need to re-enroll in autopay.

What policy types are eligible?

Dwelling Fire (DWF), Commercial (COM) and Commercial High Value (CHV), and California Earthquake Authority (CEA) policies are all eligible for autopay.

Mortgagee billed and premium financed policies are **not** eligible, regardless of policy type. Businessowners Policies (BOP) are additionally **not** eligible.



What payment installment plans are eligible for autopay?

The Triannual (3 Pay) and Monthly (11 Pay) payment installment plans are eligible for autopay. As a reminder, these payment plans include [installment fees](#) which remain applicable to policies enrolled in autopay. Policyholders select their payment installment plan at the beginning of their policy term and can change their payment installment plan upon renewal.

Because policyholders must enroll in autopay for each new policy term, the Annual (Full Pay) payment plan is not eligible for enrollment.

More information about our payment plans and fees is available [here](#).

What payment methods can be used for autopay?

Credit card, debit card, and ACH can be used. As a reminder, payments made by ACH do not incur a processing fee. Payments made by credit or debit card are subject to a 3.5% processing fee charged by the vendor. Our fee advisories are available [here](#).

How do I enroll?

Beginning April 1, 2026, policyholders may enroll by going to our [online payment portal](#) and following the enrollment instructions on the portal. As part of the enrollment process, policyholders must opt-in to receiving emailed billing and autopay notices.

If you have multiple policies listed under the same email address, such as a CEA policy and a companion Dwelling Fire policy, your electronic communication opt-in can apply to all policies. You will, however, need to complete the rest of the autopay enrollment separately for each policy you wish to enroll in autopay. Only the policies you enroll in autopay will receive electronic communications.

Please note that enrollment does not automatically continue for renewal policies. You must enroll again upon each renewal if you wish to continue with autopay.

Can I enroll in autopay midterm?

Yes. Policyholders may enroll midterm to have the remaining installments on their current payment installment plan be made automatically. Policyholders enrolling midterm must settle any outstanding payments before enrolling. Upon enrollment, autopay will begin at the next invoice.

When in the policy lifecycle am I able to select my payment installment plan?

Beginning March 16, 2026, and in support of our new autopay program, policyholders will be able to select their payment installment plan at policy inception and renewal. The selected installment plan will



last for the duration of the policy term. The last day to submit a request to change your payment installment plan midterm will be March 15, 2026.

If I renew my policy, does my enrollment automatically continue for my next policy term?

No. Policyholders will need to enroll in autopay upon each renewal.

If I am enrolled, can I change the payment method used?

Yes. Policyholders will be able to change the payment method used for their automatic payments on our [online payment portal](#).

Can I split an autopay payment across payment methods?

No. Policyholders cannot split an automatic payment across multiple payment methods.

If I enroll, will I receive all of my policy notices and invoices electronically?

No. Policyholders will only receive certain billing and autopay notices by email, including notices that an autopayment is going to be made, payment receipts, payment failure notifications, opt in/out confirmation, and confirmation of changes to the policyholder’s email address or payment method.

Policyholders will continue to receive all other policy notices, including invoices, by mail.

Is this mandatory?

No. Policyholders are not required to enroll in autopay.

Am I able to unenroll from autopay during my policy term?

Yes. Unenrollment can be completed on our [online payment portal](#) or by clicking “Unsubscribe” on the emailed notices and following the subsequent instructions.

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We will provide more information about these changes as it becomes available.

Please return to this document, our [online payment portal](#), and our [Payment Plan Options](#) webpage for more information.