Autopay Guidelines and Enrollment

We now accept automatic recurring payments (“autopay”) for eligible policies.

This document provides important information about the program and simple steps to get started. To enroll, you’ll need to opt in to receive emailed autopay and billing updates, including invoices. Please take a moment to read through the information and follow the instructions below.

Click the buttons below to be taken to:

About Autopay
Guidelines and FAQ

How to Enroll
Midterm Policies

How to Enroll
New and Renewal Policies

Last revised 8/24/2026

About Autopay

What is autopay?

Autopay allows your premium payments to be made automatically by the payment method you provide. If you enroll, it's important to know:

- Your autopay enrollment lasts for the duration of your policy term. If you renew your policy, you will need to re-enroll in autopay.
- To enroll, you must opt in to emailed billing and autopay notices, including invoices.

Who is eligible for autopay?

Please refer to the table below to determine if your policy is eligible for autopay.

	ELIGIBLE	NOT ELIGIBLE
Policy Type	• Dwelling Fire (DWF) • Commercial (COM) • Commercial High Value (CHV) • California Earthquake Authority (CEA)	• Businessowners Policy (BOP)
Payment Plans	• 3 Pay • 11 Pay	• Annual (Full Pay) • Mortgagee billed policies • Premium financed policies

As a reminder, 3 Pay and 11 Pay payment plans include installment fees which remain applicable to policies enrolled in autopay. You can select your payment installment plan at the beginning of your policy term and change your payment installment plan at renewal.

How do I enroll?

Generally, enrolling involves two key parts: 1) opting in to receive emailed autopay communications, and 2) setting up your payment information to finalize your enrollment. You will receive a confirmation email upon successful completion of each part of this process.

- **How to Enroll: Midterm Policies**
- **How to Enroll: New and Renewal Policies**

Enrollment does not automatically continue for renewal policies. You must enroll again at each renewal if you wish to continue with autopay.

Last revised 8/24/2026

What does it mean to opt in to electronic communications?

As part of the enrollment process, you must opt in to receive emailed billing and autopay notices. You will only receive certain notices by email, including invoices, notices that an autopayment is going to be made, payment receipts, payment failure notifications, opt in/out confirmation, and confirmation of changes to your email address or payment method. All other policy notices will continue to be sent by mail.

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. Fee advisories are available here.

If I have multiple policies, do I need to enroll in autopay separately for each?

Yes. If you have multiple policies listed under the same email address, such as a Dwelling Fire policy and a companion CEA policy, or multiple Dwelling Fire policies, 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 will only receive electronic communications for the policies enrolled in autopay.

How can I tell if I successfully enrolled?

Generally, enrolling involves two key parts: 1) opting in to receive emailed autopay communications, and 2) setting up your payment information to finalize your enrollment. You will receive a separate confirmation email upon completion of each part of this process. Additionally, when viewing your policy information in the online payment portal, you will see a section called “Auto Enrolled” with the word “Yes” written underneath.

Detailed enrollment instructions, including information about when to expect these emails, are available in this document.

Can I enroll in autopay midterm?

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

If I renew my policy, does my autopay enrollment automatically continue?

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

Why is the Annual (Full Pay) payment plan not eligible for autopay enrollment?

The Annual pay plan is not eligible because you must enroll in autopay for each new policy term.

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

You are able to select your payment installment plan at policy inception and renewal. The selected installment plan lasts for the duration of your policy term.

If I am enrolled, can I change the email to which autopay notices are sent?

Yes. To change the email to which your autopay notices are sent, you will first need to unenroll from autopay. You can then update your email and re-enroll your policy in autopay. To complete these steps, please visit our online payment portal, enter your information, and follow the instructions under "Update Autopay and Electronic Communications".

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

Yes. To change the payment method used for autopay, please visit our online payment portal, enter your information, and follow the instructions under "Update Autopay and Electronic Communications".

Can I split an autopay payment across payment methods?

Only one payment method can be used for automatic payments.

When will my automatic payments be made from my account?

Automatic payments will be made on the invoice due date. It may take up to 3 business days for the payment to process.

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

Yes. Unenrollment can be completed on our online payment portal under "Update Autopay and Electronic Communications" or by clicking "Unsubscribe" on the emailed notices and following the subsequent instructions.

If I am enrolled, am I able to delay or skip an automatic payment?

Because automatic payments are made on the invoice due date, you cannot delay an automatic payment. You may skip an automatic payment only by making a manual payment before the due date. If you make a manual, advance payment of the amount due for the invoice cycle, an automatic payment will not be made, and autopay will resume at the next invoice cycle.

Is this mandatory?

No. You are not required to enroll in autopay.

A payment was made from my account, but I did not authorize this.

Because unauthorized transactions fall under banking regulations, please contact your bank or credit union for resolution. They can conduct an investigation and help prevent future unauthorized use of your account.

What happens if an attempted autopayment is returned?

If a payment is returned for any reason, you will be notified by email and required to make a one-time payment via our online payment portal. Your policy will remain enrolled in autopay, but an updated payment source may be needed to prevent future returned payments. If two or more transactions are returned from the same payment source, you will not be able to use that payment source again.

In some cases, a policy cancellation notice may be issued due to a returned payment. If a cancellation notice is issued, you must make a one-time payment in the amount listed on the notice, by the due date, to keep your policy active. If you make the payment by the due date, your policy will remain active and enrolled in autopay. If you do **not** make the payment by the due date, your policy will be cancelled and will be removed from autopay.

CALIFORNIA FAIR PLAN PROPERTY INSURANCE

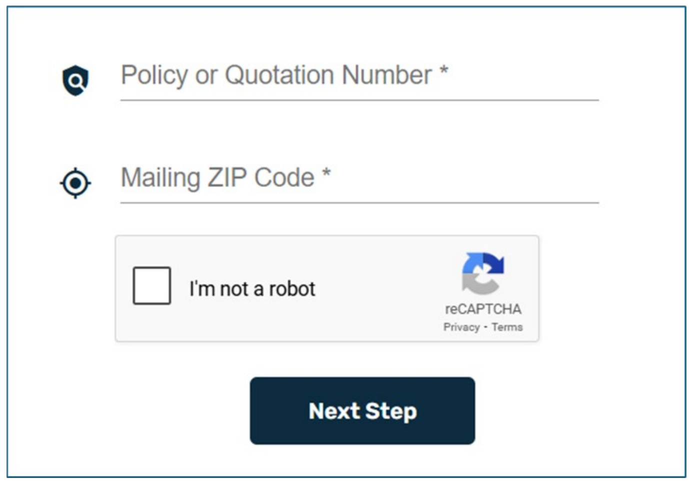
How to Enroll: Midterm Policies

The below instructions are for eligible midterm policies for which you have already made a payment. If you wish to enroll and have not yet made a payment on your new or renewal policy, click here.

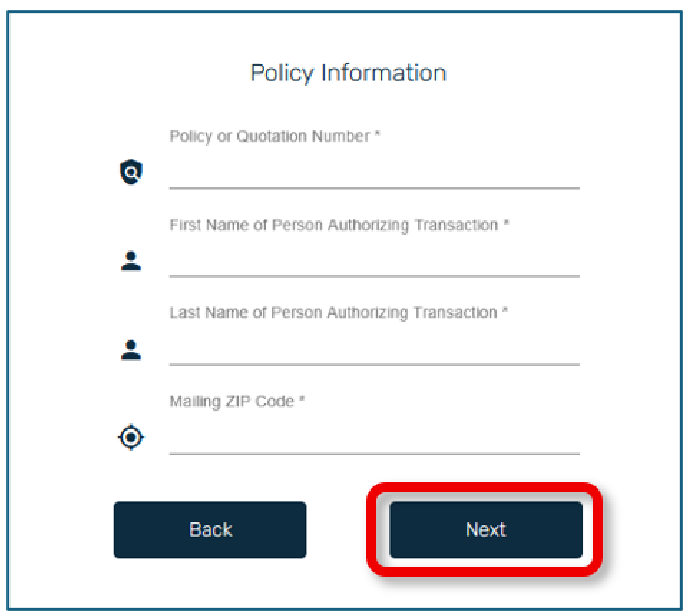
There are 14 steps. Please take care to follow all instructions thoroughly. Screenshots are for example only, and your screen may display different information when enrolling.

1. On the online payment portal, enter your **Policy Number** and the **Mailing ZIP Code**.

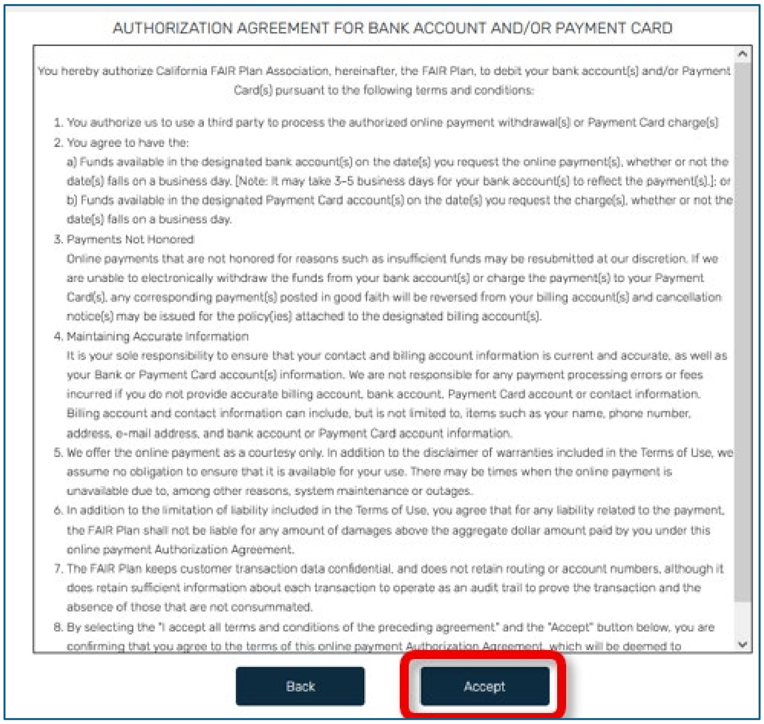
   Complete the CAPTCHA and click **Next Step**.



2. Enter the requested Policy Information, then click **Next**.



3. Click **Accept**.

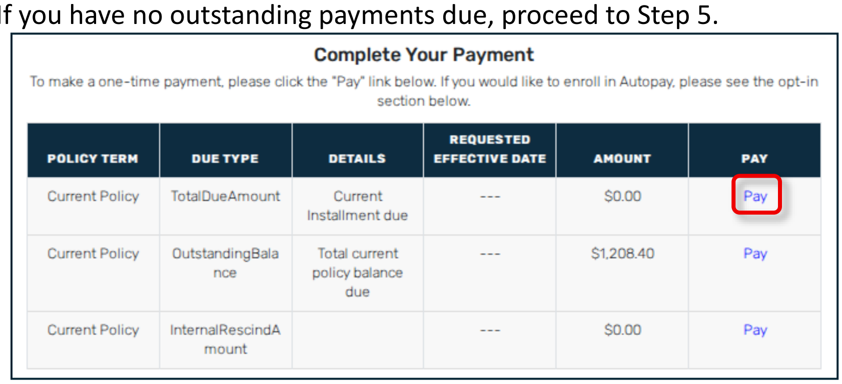


AUTHORIZATION AGREEMENT FOR BANK ACCOUNT AND/OR PAYMENT CARD

You hereby authorize California FAIR Plan Association, hereinafter, the FAIR Plan, to debit your bank account[s] and/or Payment Card(s) pursuant to the following terms and conditions:

1. You authorize us to use a third party to process the authorized online payment withdrawal[s] or Payment Card charge[s]
2. You agree to have the:
   a) Funds available in the designated bank account(s) on the date(s) you request the online payment(s), whether or not the date(s) falls on a business day. [Note: It may take 3-5 business days for your bank account(s) to reflect the payment(s).]; or
   b) Funds available in the designated Payment Card account(s) on the date(s) you request the charge(s), whether or not the date(s) falls on a business day.
3. Payments Not Honored
   Online payments that are not honored for reasons such as insufficient funds may be resubmitted at our discretion. If we are unable to electronically withdraw the funds from your bank account(s) or charge the payment(s) to your Payment Card(s), any corresponding payment(s) posted in good faith will be reversed from your billing account(s) and cancellation notice(s) may be issued for the policy(ies) attached to the designated billing account(s).
4. Maintaining Accurate Information
   It is your sole responsibility to ensure that your contact and billing account information is current and accurate, as well as your Bank or Payment Card account(s) information. We are not responsible for any payment processing errors or fees incurred if you do not provide accurate billing account, bank account, Payment Card account or contact information. Billing account and contact information can include, but is not limited to, items such as your name, phone number, address, e-mail address, and bank account or Payment Card account information.
5. We offer the online payment as a courtesy only. In addition to the disclaimer of warranties included in the Terms of Use, we assume no obligation to ensure that it is available for your use. There may be times when the online payment is unavailable due to, among other reasons, system maintenance or outages.
6. In addition to the limitation of liability included in the Terms of Use, you agree that for any liability related to the payment, the FAIR Plan shall not be liable for any amount of damages above the aggregate dollar amount paid by you under this online payment Authorization Agreement.
7. The FAIR Plan keeps customer transaction data confidential, and does not retain routing or account numbers, although it does retain sufficient information about each transaction to operate as an audit trail to prove the transaction and the absence of those that are not consummated.
8. By selecting the "I accept all terms and conditions of the preceding agreement" and the "Accept" button below, you are confirming that you agree to the terms of this online payment Authorization Agreement, which will be deemed to

4. Make any outstanding payments due on your policy by clicking **Pay**.
   If you have no outstanding payments due, proceed to Step 5.

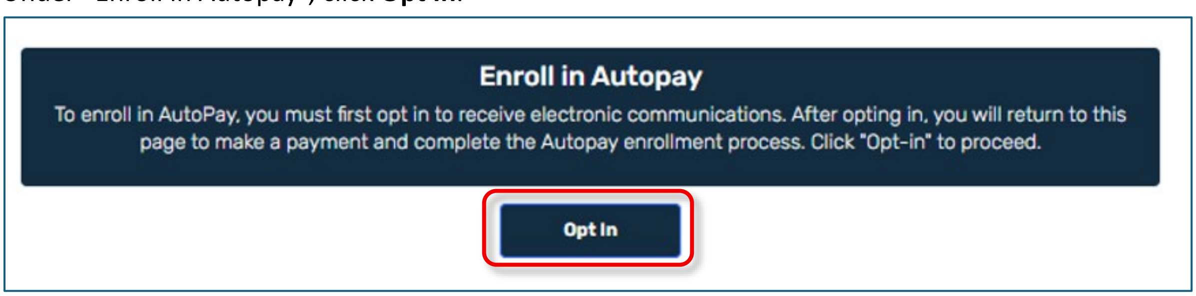


Complete Your Payment

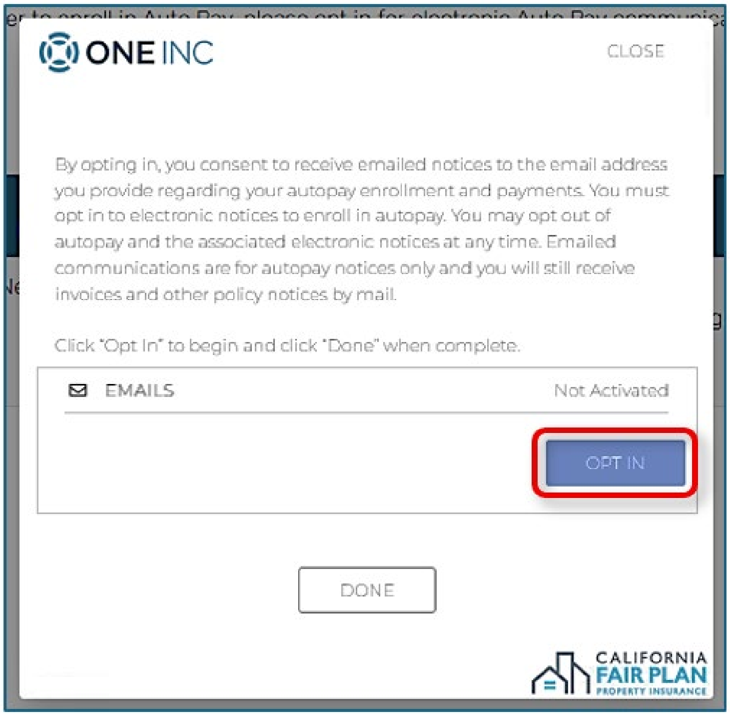
To make a one-time payment, please click the "Pay" link below. If you would like to enroll in Autopay, please see the opt-in section below.

POLICY TERM	DUE TYPE	DETAILS	REQUESTED EFFECTIVE DATE	AMOUNT	PAY
Current Policy	TotalDueAmount	Current Installment due	---	$0.00	Pay
Current Policy	OutstandingBalance	Total current policy balance due	---	$1,208.40	Pay
Current Policy	InternalRescindAmount		---	$0.00	Pay

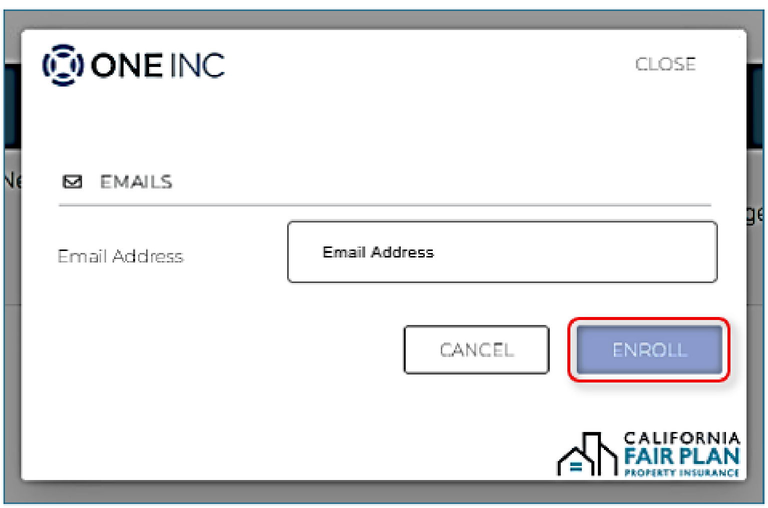
5. After completing the payment, you will be returned to the payment portal.
   Under "Enroll in Autopay", click **Opt In**.



6. A popup window will appear. Click **OPT IN**.

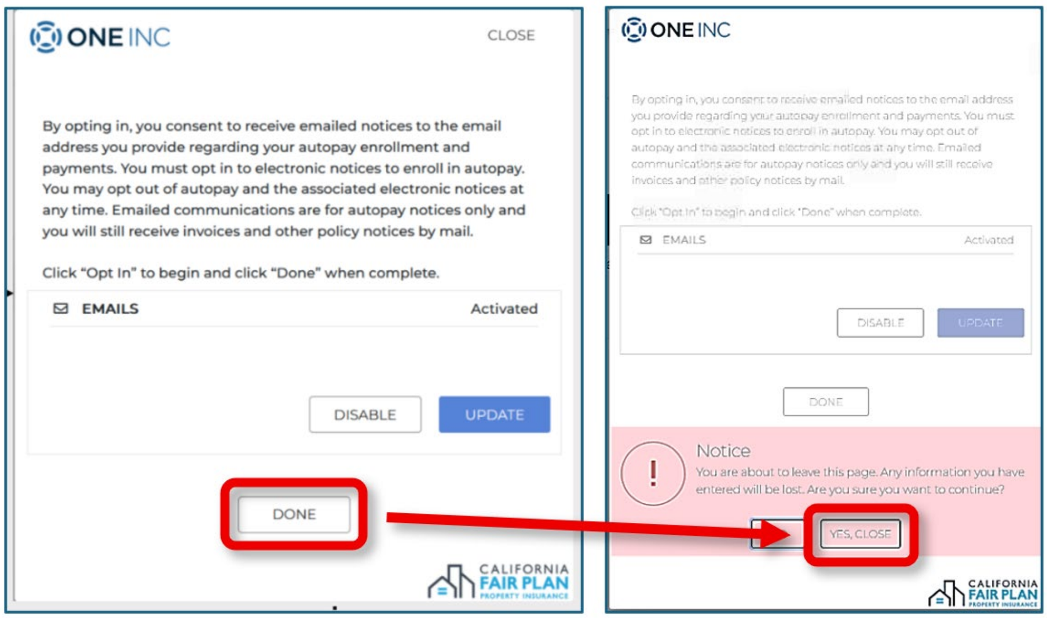


7. Enter the email address that should be used for electronic communications, then click **ENROLL**.

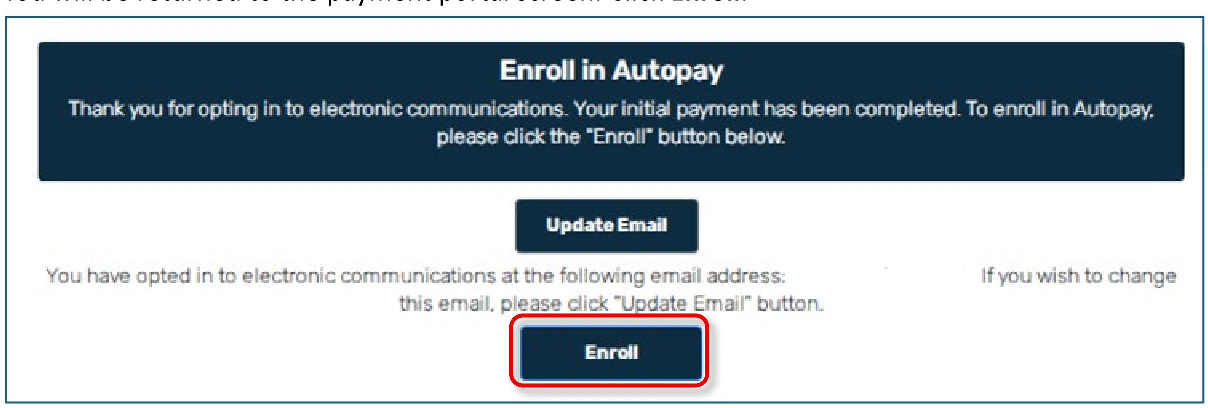


8. The email address will show as "Activated" and you will receive a confirmation email from *autopay-noreply@cfpnet.com* confirming you have opted in to electronic communications.

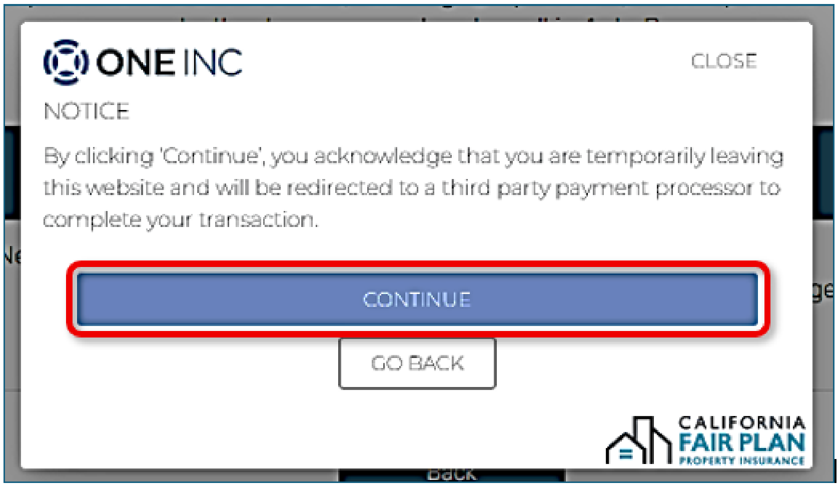
   Click **DONE**, then click **YES, CLOSE**.



9. You will be returned to the payment portal screen. Click **Enroll**.



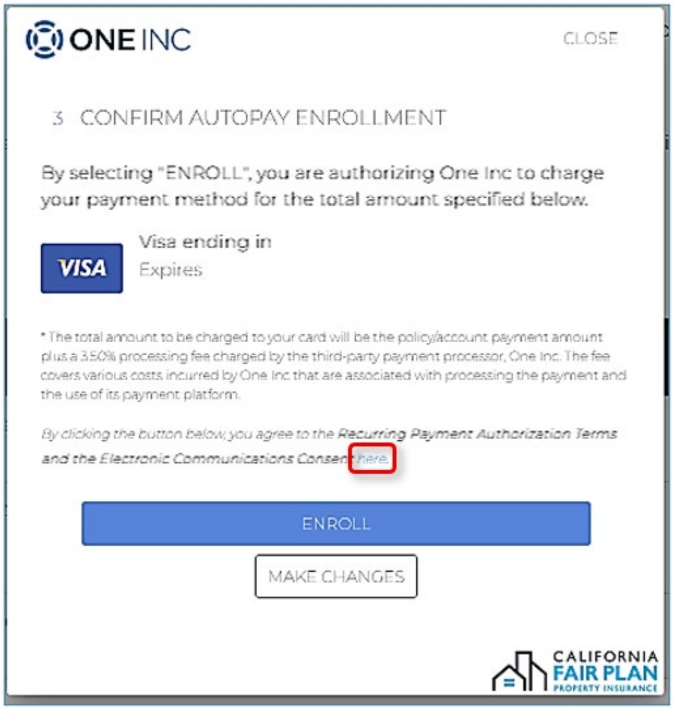
10. A popup window will appear. Click **CONTINUE**.



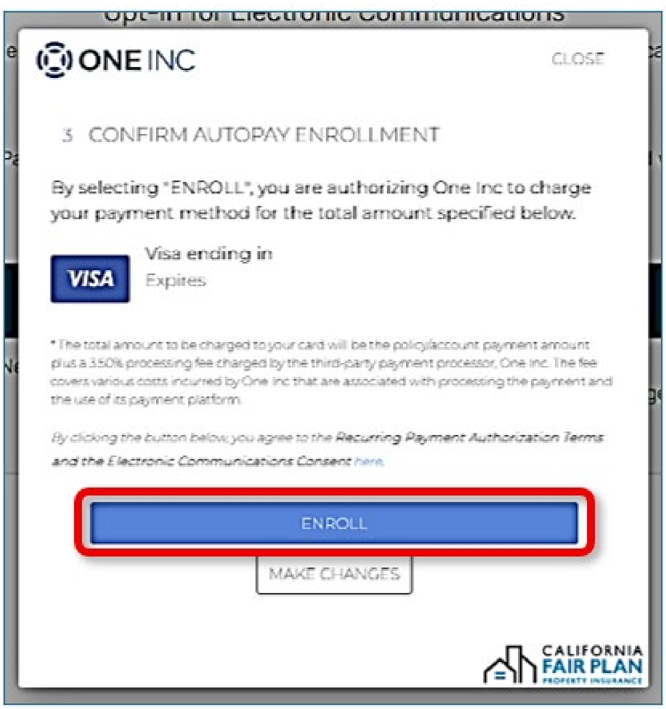
11. You will now provide the payment method for your autopayments. You may either select an existing payment method or select **ADD NEW PAYMENT METHOD.**

    When you have selected or added your payment method, click **NEXT**.

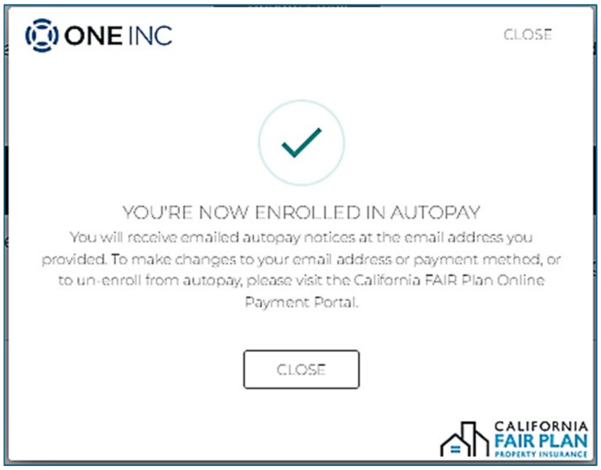
12. Click the blue, hyperlinked "here" to read the *Recurring Payment Authorization Terms and Electronic Communications Consent*.



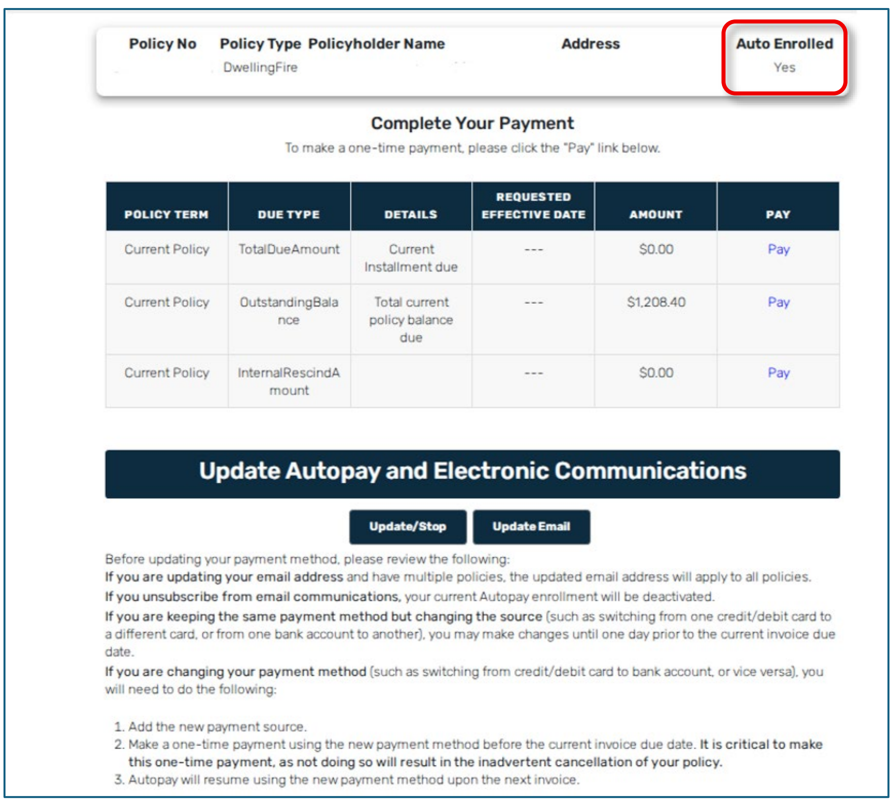
13. Click **ENROLL**.



14. A message will appear confirming that you have enrolled in autopay. You will additionally receive an email from *autopay-noreply@cfpnet.com* confirming your enrollment.



You can also check your enrollment status by logging into the payment portal and confirming that the word “Yes” appears under “Auto Enrolled”.



Policy No	Policy Type	Policyholder Name	Address	Auto Enrolled
	DwellingFire			Yes

Complete Your Payment

To make a one-time payment, please click the "Pay" link below.

POLICY TERM	DUE TYPE	DETAILS	REQUESTED EFFECTIVE DATE	AMOUNT	PAY
Current Policy	TotalDueAmount	Current Installment due	---	$0.00	Pay
Current Policy	OutstandingBalance	Total current policy balance due	---	$1,208.40	Pay
Current Policy	InternalRescindAmount		---	$0.00	Pay

Update Autopay and Electronic Communications

Update/Stop Update Email

Before updating your payment method, please review the following:
If you are updating your email address and have multiple policies, the updated email address will apply to all policies.
If you unsubscribe from email communications, your current Autopay enrollment will be deactivated.
If you are keeping the same payment method but changing the source (such as switching from one credit/debit card to a different card, or from one bank account to another), you may make changes until one day prior to the current invoice due date.
If you are changing your payment method (such as switching from credit/debit card to bank account, or vice versa), you will need to do the following:

1. Add the new payment source.
2. Make a one-time payment using the new payment method before the current invoice due date. **It is critical to make this one-time payment, as not doing so will result in the inadvertent cancellation of your policy.**
3. Autopay will resume using the new payment method upon the next invoice.

Your autopay enrollment lasts for the duration of your policy term.
If you renew your policy, you will need to re-enroll in autopay.

Click [here](#) to view autopay program guidelines and FAQ.

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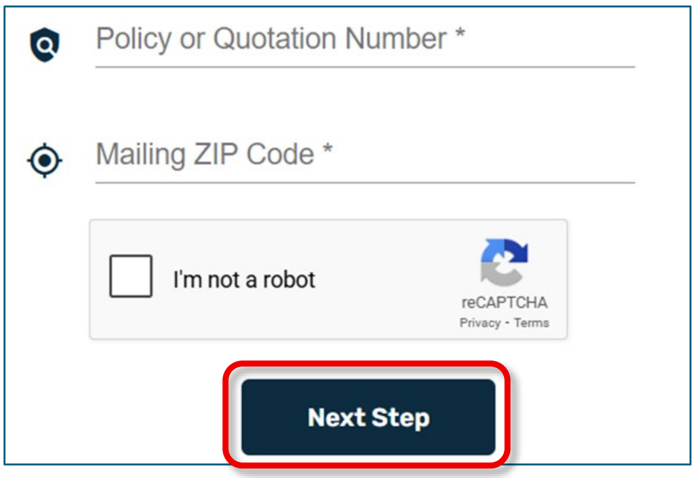
CALIFORNIA FAIR PLAN PROPERTY INSURANCE

How to Enroll: New & Renewal Policies

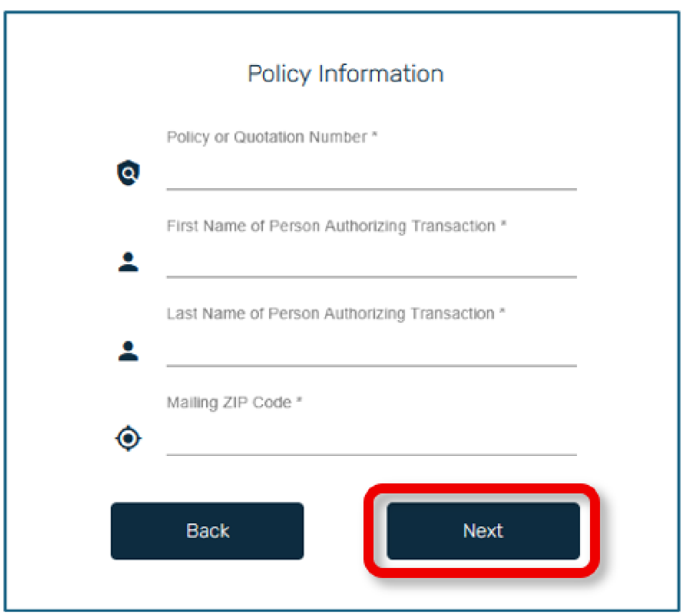
The instructions below are for eligible new and renewal policies for which you have not yet made a payment. If you wish to enroll and have already made a payment on your policy, click here.

There are 19 steps. Please take care to follow all instructions thoroughly. Screenshots are for example only, and your screen may display different information when enrolling.

1. On the online payment portal, enter your **Policy or Quotation Number** and the **Mailing ZIP Code**. Complete the CAPTCHA and click **Next Step**.



2. Enter the requested Policy Information, then click **Next**.



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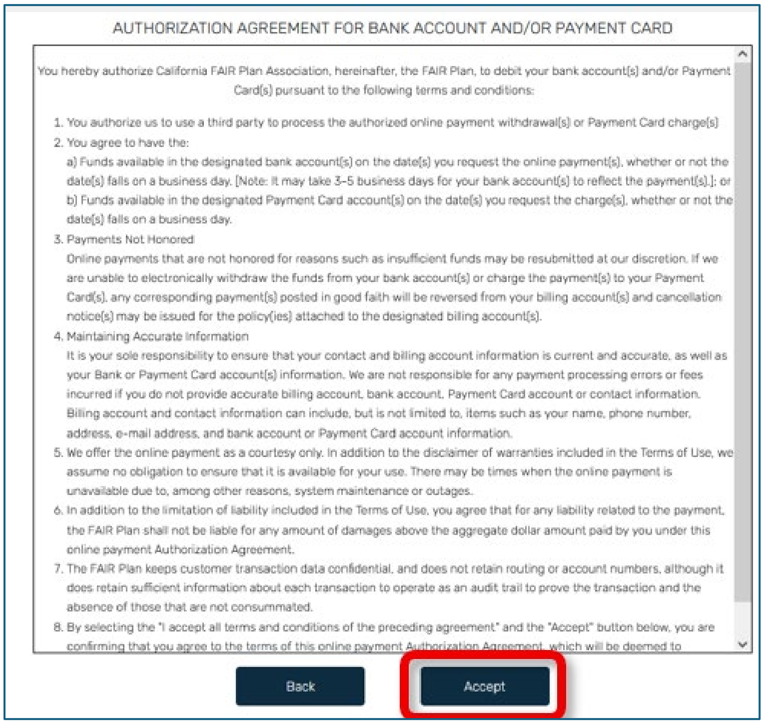
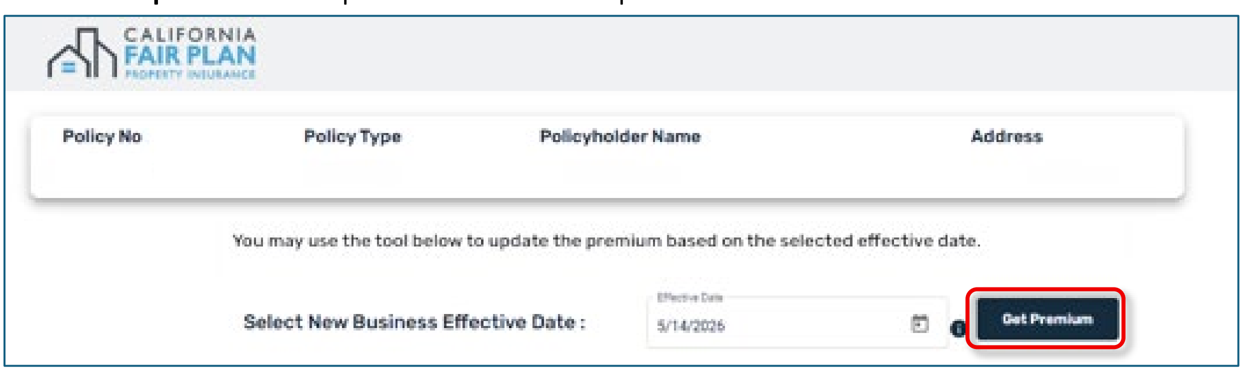
3. Click **Accept**.



4. **For new policies**: Select the New Business Effective Date and click **Get Premium**.
For renewal policies: Please proceed to the next step.



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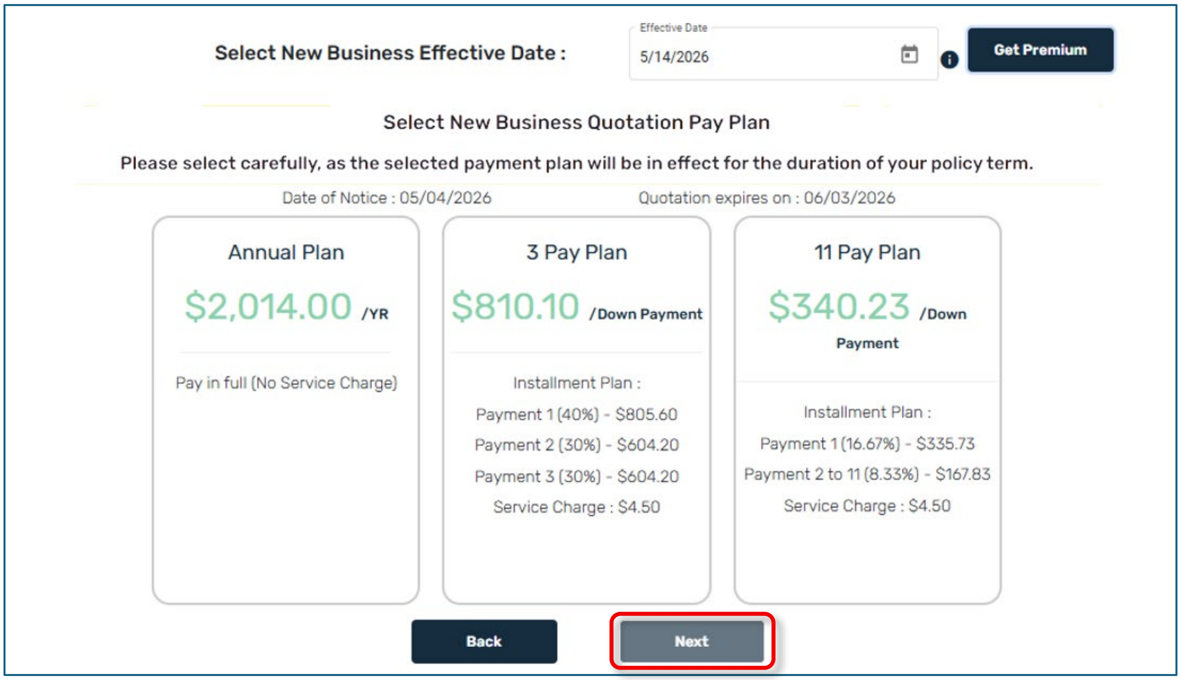
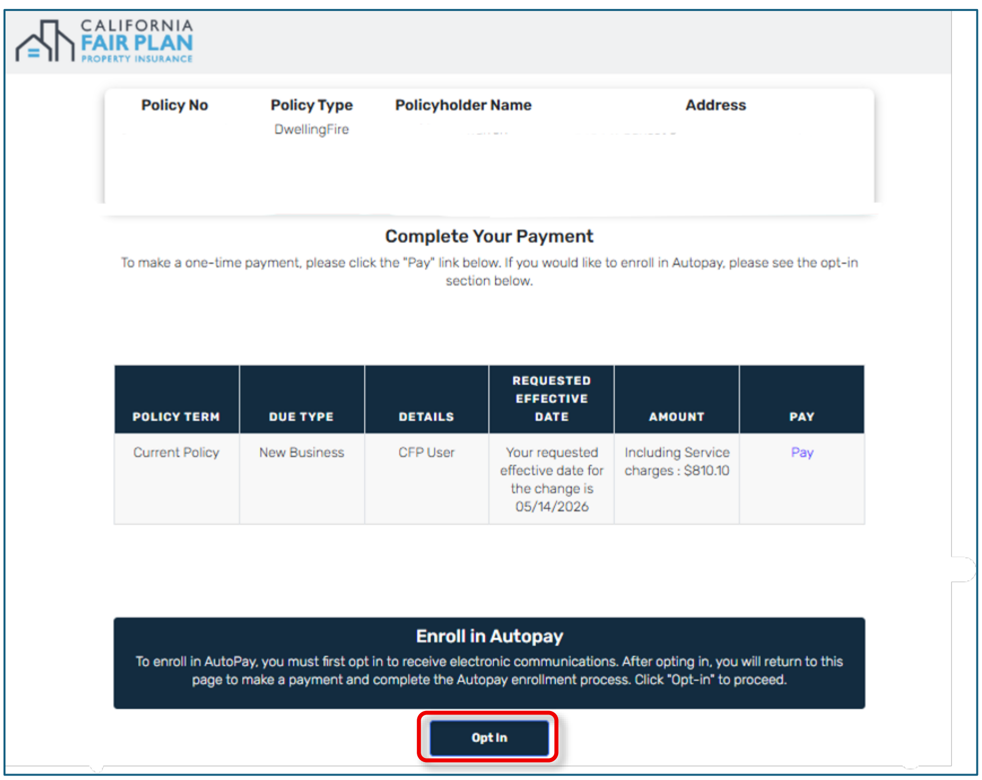
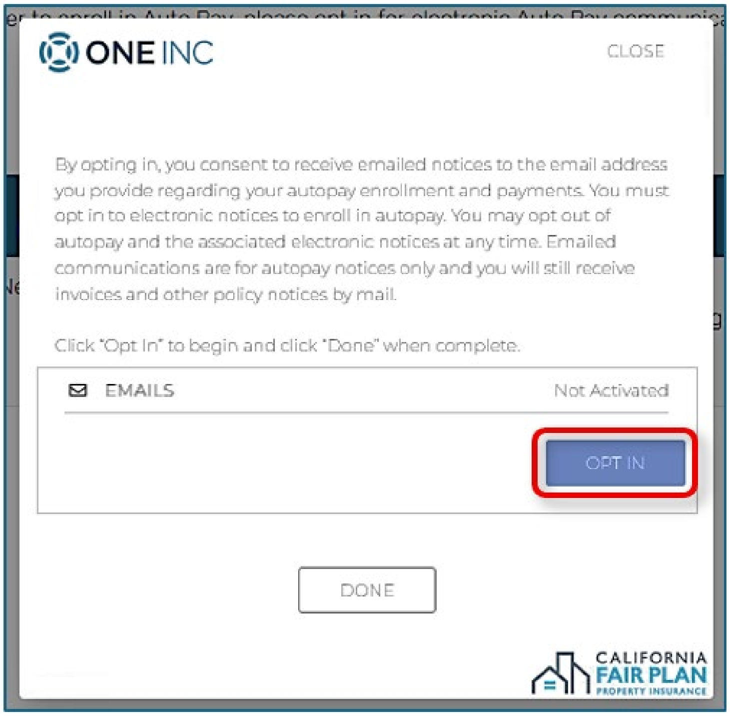
5. The page will update with the available payment plans and their amounts.
   Select either **3 Pay Plan** or **11 Pay Plan**, then click **Next**.



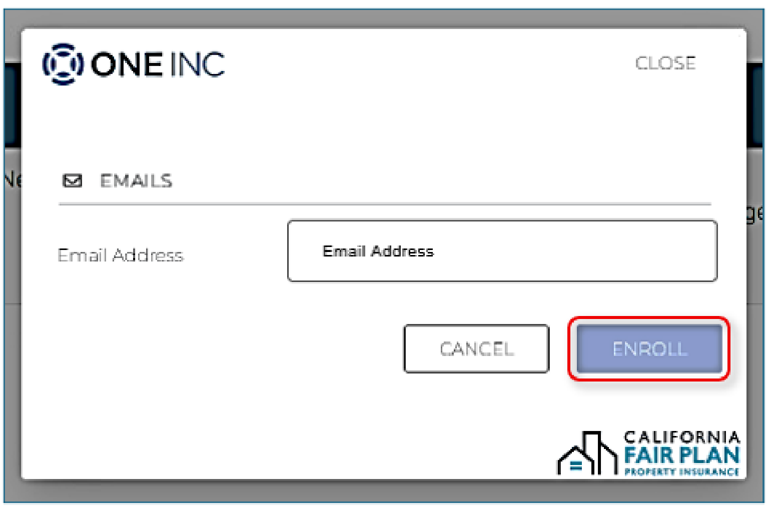
6. You will now opt in to electronic communications. Under "Enroll in Autopay", click **Opt In**.



7. A popup window will appear. Click **OPT IN**.

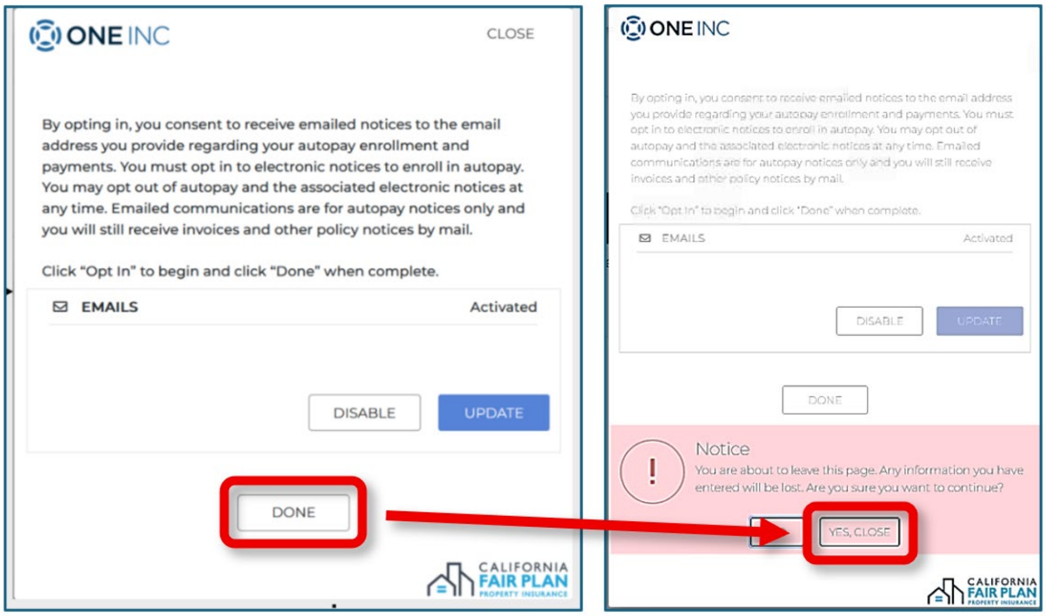


8. Enter the email address that should be used for electronic communications, then click **ENROLL**.

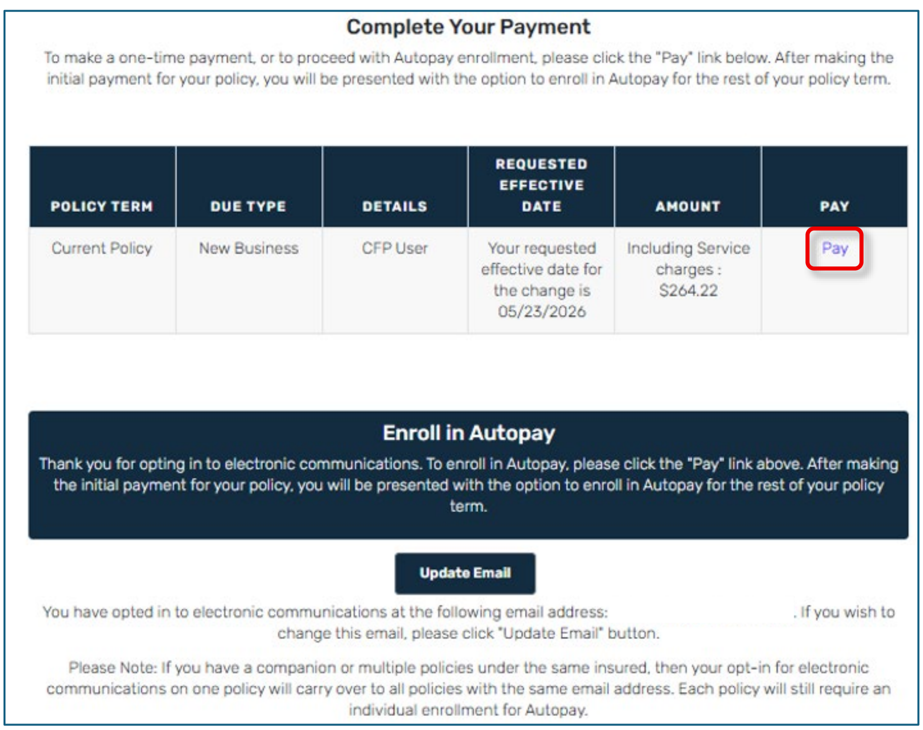


9. The email address will show as "Activated", and you will receive a confirmation email from *autopay-noreply@cfpnet.com* confirming you have opted in to electronic communications.

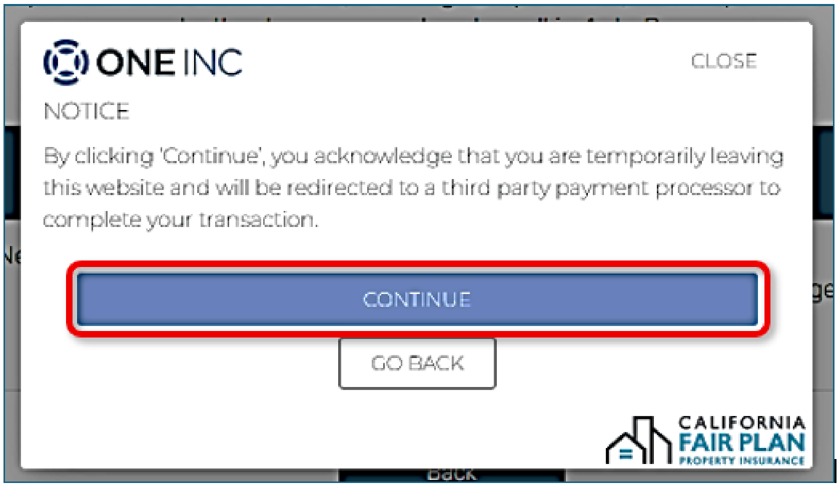
   Click **DONE**, then click **YES, CLOSE**.



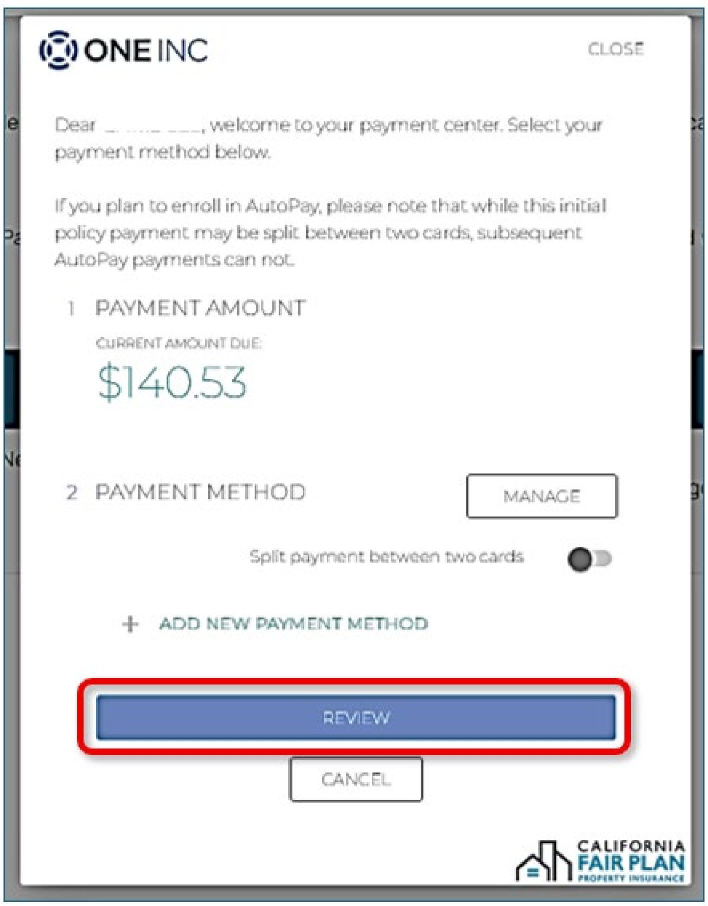
10. You will be returned to the payment portal screen, and the information under "Enroll in Autopay" will instruct you to make a payment to proceed with autopay enrollment. Click **Pay**.



11. A popup window will appear. Click **CONTINUE**.



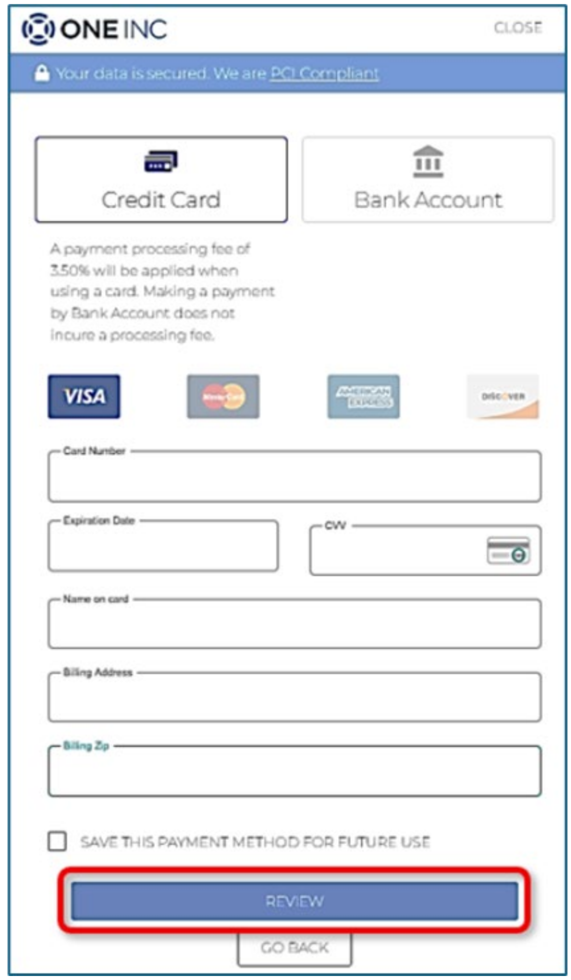
12. A popup window will appear with information about the payment amount due. Click **REVIEW**.



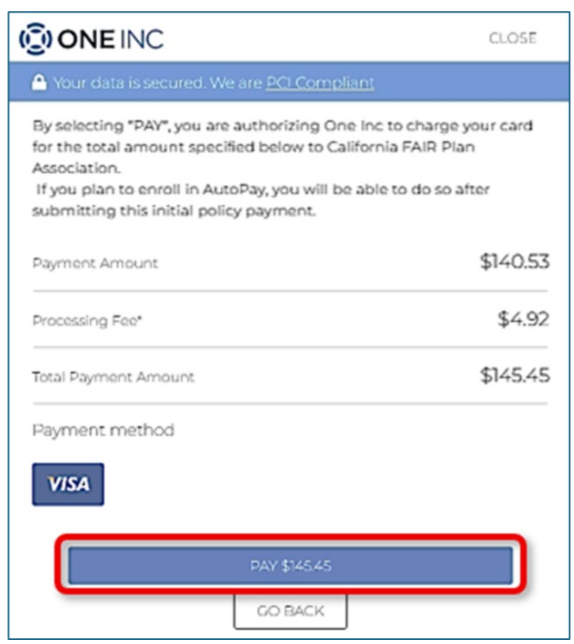
13. Select the payment method and enter the payment details.

    If you would like to use this payment source for your autopayments, check the box next to "Save this payment method for future use".

    When complete, click **REVIEW**.

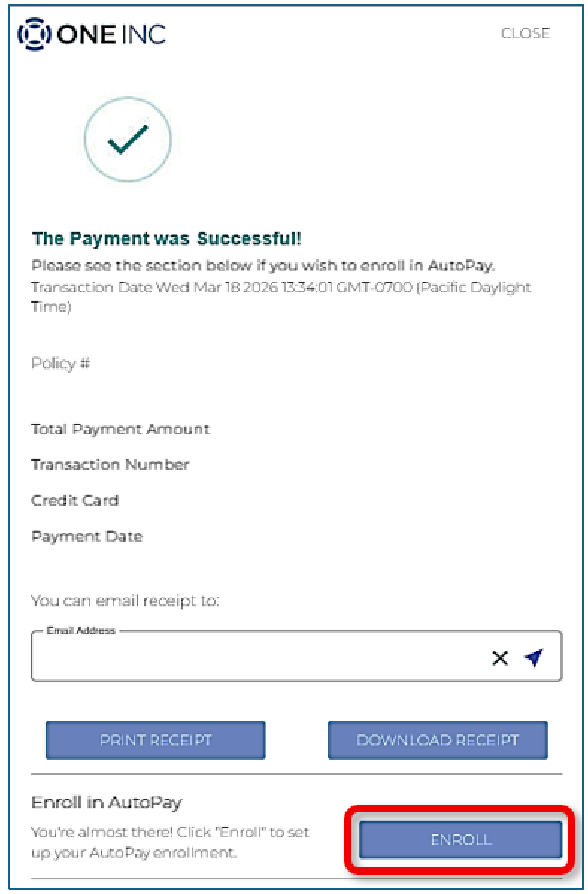


14. Click the **PAY** button.



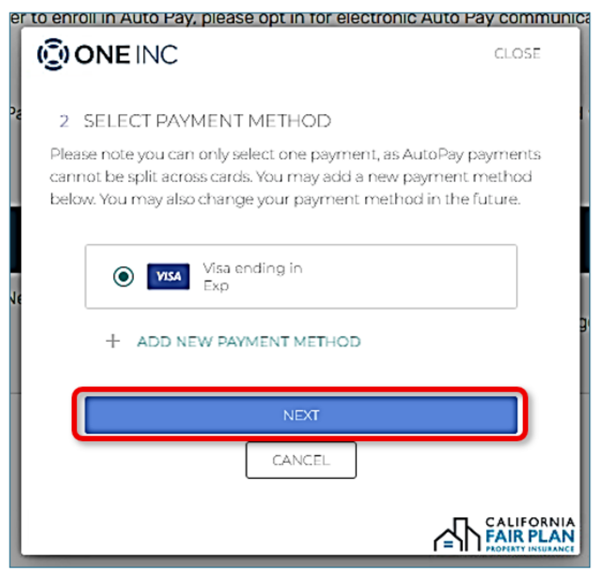
15. The window will update stating the payment was successful.

    At the bottom of the window, next to "Enroll in AutoPay", click **ENROLL**.

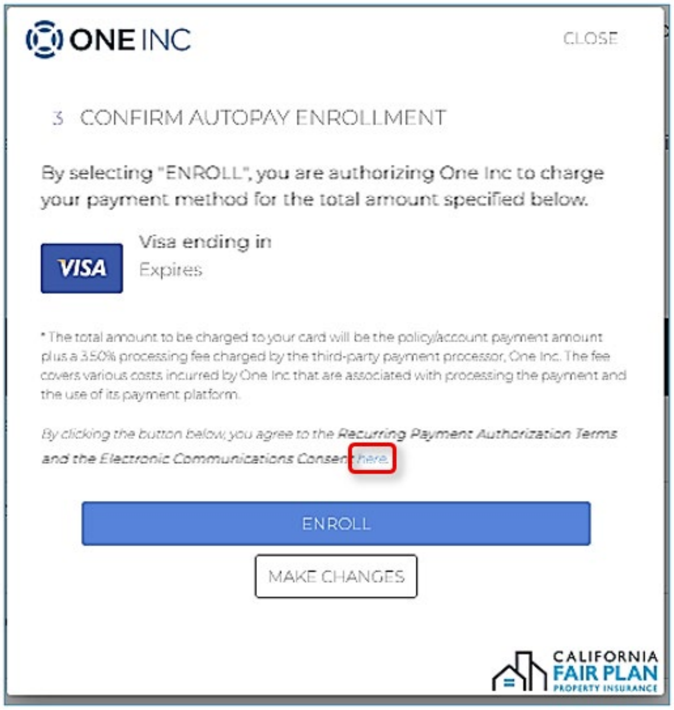


16. You will now provide the payment method for your autopayments. You may either select an existing payment method or select **ADD NEW PAYMENT METHOD.**

    When you have selected or added your payment method, click **NEXT**.

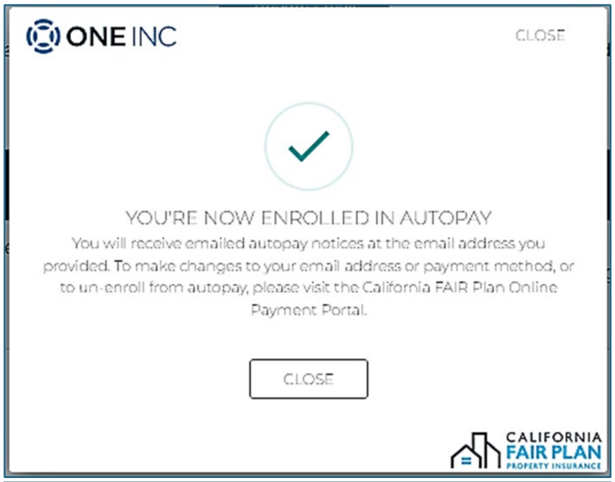


17. Click the blue, hyperlinked “here” to read *the Recurring Payment Authorization Terms and Electronic Communications Consent*.

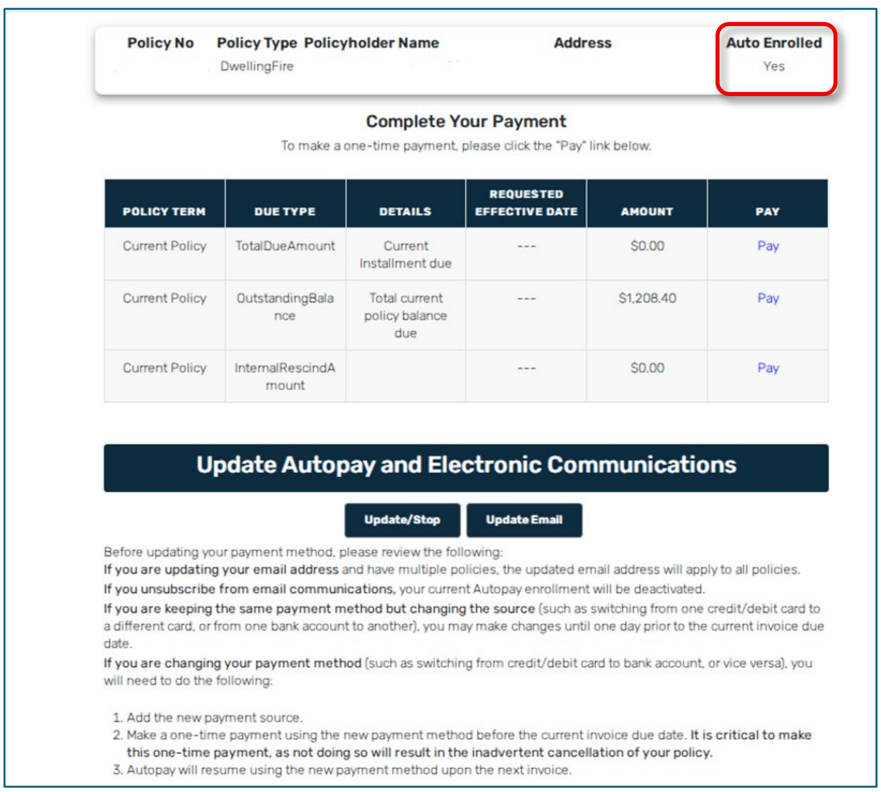


18. Click **ENROLL**.

19. A message will appear confirming that you have enrolled in autopay. You will additionally receive an email from *autopay-noreply@cfpnet.com* confirming your enrollment.



You can also check your enrollment status by logging into the payment portal and confirming that the word "Yes" appears under "Auto Enrolled".



Policy No	Policy Type	Policyholder Name	Address	Auto Enrolled
	DwellingFire			Yes

Complete Your Payment

To make a one-time payment, please click the "Pay" link below.

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Current Policy	TotalDueAmount	Current Installment due	---	$0.00	Pay
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Update Autopay and Electronic Communications

Update/Stop Update Email

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1. Add the new payment source.
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Click here to view autopay program guidelines and FAQ.

Last revised 8/24/2026