CALIFORNIA FAIR PLAN PROPERTY INSURANCE
725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
**www.cfpnet.com**

**YOUR INSURANCE BROKER**
DAVEN LOOMBA
DBA: GOLDEN ERA INSURANCE AGENCY
200 BROWN ROAD SUITE 203
FREMONT, CA 94539
**PHONE NUMBER (408) 839-8115**



# Important Information for New Policyholders

We are pleased to enclose your California FAIR Plan insurance policy.

**The California FAIR Plan is the property insurance market of last resort and should be used only after a diligent effort to obtain other coverage has been made.**

✓ REVIEW YOUR POLICY
Do you have the right amount and type of insurance in case of a loss? Selecting the amount and type of insurance coverage appropriate for your needs is YOUR responsibility.
***Ask your Broker to help guide you in making these selections***

✓ KNOW WHAT YOUR FAIR PLAN POLICY PROVIDES
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 damage, theft and liability coverage.
**SEE THE INSURANCE COMPARISON CHART ON THE REVERSE**
***Contact your Broker for more information***

FAIR Plan Dwelling Policy




Difference in Conditions Policy (DIC)

This illustration is intended as an overview only. Read the applicable forms for complete terms, conditions and exclusions.

✓ SHOP AROUND
Ask your neighbors which insurance company they use
Do not rely on just one source for your insurance information
DIC premiums can vary greatly between companies

DEAN MILLER
4758 A.J. STOHR RD
FOREST RANCH, CA 95942

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***continued on reverse side***

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 |

California FAIR Plan Association

# DWELLING INSURANCE POLICY DECLARATIONS

CALIFORNIA FAIR PLAN PROPERTY INSURANCE
725 S. Figueroa Street, Suite 3900
Los Angeles, CA 90017
(800) 339-4099
**www.cfpnet.com**

**TRANSACTION TYPE** **Dwelling - New Business**

**DATE ISSUED** 05/04/2022
**POLICY NUMBER** CFP 2797798 00
**POLICY PERIOD** 05/05/2022 To 05/05/2023
12:01 a.m. at the property location

**YOUR INSURANCE BROKER**
DAVEN LOOMBA
DBA: GOLDEN ERA INSURANCE AGENCY
200 BROWN ROAD SUITE 203
FREMONT, CA 94539
**PHONE NUMBER (408) 839-8115**

**INSURED NAME AND MAILING ADDRESS**
DEAN MILLER
DERA MILLER
4758 A.J. STOHR RD
FOREST RANCH, CA 95942

**PROPERTY LOCATION**
4758 A.J. STOHR RD
FOREST RANCH, CA 95942

## IMPORTANT NOTICE TO INSURED

The FAIR Plan does not estimate the cost to rebuild your home, or the cost of labor and materials in your (or any other) area, or determine the appropriateness of the coverage you select. Instead, those are your responsibilities. However, we are required by law to tell you that, "The limit of liability for this structure (Coverage A) is based on an estimate of the cost to rebuild your home, including an approximate cost for labor and materials in your area, and specific information that you have provided about your home".

## RATING INFORMATION

| YEAR BUILT | OCCUPANCY | # OF UNITS | CONSTRUCTION TYPE | DEDUCTIBLE |
|---|---|---|---|---|
| 1983 | OWNER | 1 | FRAME | $20000 |

**COVERAGE AND PREMIUM INFORMATION**
In case of loss we cover only that part of the loss which exceeds the deductible shown. Insurance is provided against only those perils with a premium charge. We provide only those coverages, endorsements and perils shown below as selected **( ✓ ).** These are brief summary descriptions; please read the entire policy for details. Please ask your broker for assistance if you wish to obtain information about coverages you have not purchased.

## COVERAGES AND PERILS INSURED AGAINST

| | SELECTED COVERAGES | LIMITS |
|---|---|---|
| ✓ | A - Dwelling | $ 463,200 |
| | B - Other Structures | $ 0 |
| | C - Personal Property | $ 0 |
| | D - Fair Rental Value | $ 0 |
| ✓ | Ordinance or Law Coverage | $ 46,320 |
| | Debris Removal | $ 0 |
| | Extended Dwelling Coverage | $ 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 | $ 2,020 |
| | Extended Coverages | $ 0 |
| | Vandalism or Malicious Mischief | $ 0 |

**Total Annual Premium** **$ 2,020**

**THIS IS NOT A BILL**

**You will be billed separately for any remaining balance.**

**THIS POLICY INCLUDES BUILDING CODE UPGRADE COVERAGE (WHICH WE CALL ORDINANCE OR LAW COVERAGE). PLEASE SEE ATTACHED NOTICE.**

# READ YOUR INSURANCE POLICY

*Selecting the amount and type of insurance coverage appropriate for your needs is your responsibility.*

## FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY NUMBER CFP 2797798 00

CFP 00 01 (07/2017) Dwelling Property Policy Form, CFP0001E (04/2019) Amendatory Endorsement, CFP0001F (01/2021) Home Sharing Endorsement

## MORTGAGEE/LOSS PAYEES

Subject to the provisions of the loss payable clauses attached hereto, loss, if any, on dwelling (and other structures, if applicable) shall be payable to:

**1ST MORTGAGEE**

**2ND MORTGAGEE**

THESE DECLARATIONS WITH FORMS AND ENDORSEMENTS LISTED ABOVE ARE YOUR INSURANCE POLICY

## MESSAGE BOARD

✓ This policy is a contract between us and the Named Insured(s) and any loss payees identified on this Declarations Page. This policy does not provide coverage to any person or entity not named here.

# PRIVACY NOTICE
## How We Collect, Use, Disclose and Protect Your Personal Information

When you apply for insurance with the California FAIR Plan Association (the FAIR Plan), you entrust us with some personal information about yourself. This notice briefly describes our practices regarding your personal information, including what information we gather, how we protect it, and how you can help ensure its accuracy.

How We Collect Information

In order that we may properly issue or modify a policy of insurance, which requires us to evaluate and rate the risk, relevant information must be obtained. In most cases, applications for insurance, submitted to us on your behalf either by you or your insurance broker, provide the information we need to decide whether or not to issue a policy to you and, if so, the premium we will charge and the terms and conditions of that coverage. If we need further information, or to verify information provided, we will contact either you or your insurance broker, or we will get that information from sources we consider reliable, which may include persons other than you or those whose property interests are proposed for coverage. We collect the same information if you or your insurance broker ask us to modify a policy that we have issued to you.

In servicing the insurance policy we issue to you, such as settling an insurance claim you make, we may also collect information from outside sources, such as property inspection companies and companies that collect data concerning you or the property in which you and/or others have an interest. We may cause a property inspection to be made and/or collect personal information from public records, consumer reporting agencies, appraisers, adjusters, insurers and other third parties, who may gather information concerning your occupation, general reputation, character, habits and other personal characteristics.

How We Use and Disclose Information

We use information we collect about you and your property to handle our insurance transactions with you, such as issuing policies and modifying them at your request, or in settling insurance claims you make. We also may use your personal information to communicate with you about insurance features and options that we believe may interest you.

The FAIR Plan does not disclose any personal information to companies or organizations not affiliated with us that would use the information provided to contact you about their own products or services. However, as permitted by law, we may disclose information about you without your prior permission to persons or organizations to protect their interests or to enable them to perform their business, professional insurance or regulatory functions, including:

- ✓ your insurance broker to perform their functions in insurance transactions involving you;
- ✓ participating insurers in the Fair Plan Clearinghouse to perform their functions in insurance transactions involving you; To opt out of Clearinghouse Disclosures, please visit www.cfpnet.com/PrivacyPolicy;
- ✓ insurance support organizations for their use as permitted by law;
- ✓ other insurance companies to perform their functions in insurance transactions involving you;
- ✓ independent claim adjusters, to enable them to provide information to us to be used for the purpose of determining your eligibility for insurance benefits;
- ✓ independent property inspection companies to enable them to provide information to us to be used for the purpose of determining your eligibility for insurance;
- ✓ businesses that conduct actuarial or research studies;
- ✓ insurance regulatory, law enforcement or other government authorities;
- ✓ FAIR Plan participating companies in connection with FAIR Plan matters;
- ✓ persons or organizations requesting information by administrative or judicial order, including search warrant or subpoena;
- ✓ policyholders and loss payees for the purpose of providing information regarding the status of insurance transactions;
- ✓ lienholders, mortgagees, assignees, lessors or other persons shown on our records as having a legal or beneficial interest in a policy of insurance on your property.

If you make an insurance claim with respect to property, information on the claim may be entered into a database operated by Insurance Services Office, Inc. (ISO), called the ISO ClaimSearch® System for use by ISO customers. These customers include insurance companies, self-insureds, third-party administrators, automobile rental, auction, and finance organizations, state workers compensation funds, and by law enforcement, criminal justice and regulatory agencies and their personnel, state fraud bureaus, state fire marshals and ISO and National Insurance Crime Bureau personnel in investigating the legitimacy of that claim and/or other claims for loss. Information which

may be entered into the ISO ClaimSearch® System may include such information as name(s) by which you have been known, age and sex, current and previous addresses, loss location, insurance policy information, description and cause of loss, type of property damaged, destroyed or lost, identification of others who have an interest in the property or who are involved in the claimed loss, including partners, agents, attorneys, corporate officers (if applicable), company, independent and/or public adjusters, contractors, tenants, property occupants and mortgagees. Such information may be collected by an insurer or an adjuster by questioning you and such persons as your spouse, others who have an interest in the property, those who are involved in the claimed loss, and fire department personnel. Information on you will be given by ISO to insurance companies that subscribe to its services for use in investigating insurance claims.

On request, ISO will tell you whether it has information on you, will let you see and copy such information (in person or by mail), and will give you the nature and substance of such information by telephone. Upon request, you may also be entitled to obtain additional information concerning the types of sources and investigative techniques used to obtain any personal information on you and the types of disclosures which may be made under the ISO ClaimSearch® System, including the circumstances under which the disclosures are made without prior authorization and frequency of the same. ISO may charge a reasonable fee for copies of information provided. If you think information on you is incomplete or inaccurate, you may request ISO make corrections. ISO will then investigate and: (1) give your correction to subscribers who previously received such information; or (2) inform you that it refuses to make your corrections and give you its reasons. If ISO refuses to make your corrections, you can have a statement of the reasons for your disagreement placed in the ISO ClaimSearch® System; and all subscribers who received or will receive information on you will also receive a copy of the statement. Information on your claim will normally be stored in the ISO ClaimSearch® System for five years. Inquiries to ISO should be addressed to: ISO ClaimSearch® Customer Service Department, 545 Washington Boulevard, Jersey City, NJ 07310-1686, (800) 888-4476.

The Type of Information We Disclose About You

Both while you are our policyholder and thereafter we may disclose your identity and information about you, including information about the following: Your current and previous addresses, telephone numbers, fax numbers, email addresses, the insurance policies we and other companies have issued or offered to you, your property and interests therein, and your mortgages, agreements, claims, losses, and the payments you receive. That information may (but need not) also include information identifying an individual and relating to an insurance claim or civil or criminal proceeding involving that individual, collected in connection with, or in reasonable anticipation of, a claim for insurance benefits or a civil or criminal proceeding involving that individual.

How We Protect Your Personal Information

Your personal information is available to FAIR Plan employees and other individuals authorized to perform functions at the FAIR Plan office that may need knowledge of such information to provide services to you or our other customers. We have in place organizational, electronic and physical safeguards to protect customer information. We conduct periodic reviews of our policies and procedures concerning electronic information systems to ensure the privacy of customer information.

When we share your personal information with other persons or organizations to enable them to perform business, professional or insurance functions for us, we protect that personal information where required by law with agreements by such persons and organizations not to disclose the information further without your written authorization, unless the further disclosure is reasonably necessary for such persons or organizations to perform such functions for us.

Accessing and Correcting Information

You have the right to know what personal information is contained in your file, and to request its correction if you believe it is inaccurate. These rights do not extend to information that relates to and is collected in connection with our in reasonable anticipation of a claim or civil or criminal proceeding involving you. If we request an investigative consumer report, you may ask to be interviewed in connection with its preparation. You are entitled to receive a copy of the report upon request. Please contact (800) 339-4099 or (213) 487-0111 if you have any questions regarding this notice.

Notice To The Insured

Neither the issuance of the enclosed policy, nor any other act or omission by the FAIR Plan, or by any person or entity for the FAIR Plan described in the policy, constitutes an express or implied representation concerning the safety of the property, or a representation of the adequacy of the amount or nature of your coverage.