test client
12460 Muth Valley Rd
Lakeside, CA 92040

DWELLING INSURANCE QUOTATION

CALIFORNIA FAIR PLAN PROPERTY INSURANCE (800) 339-4099 cfpnet.com

Quotation Date:	07/24/2026
Quotation Expiration Date:	08/23/2026
Quotation Number:	CFPQ0102969382
Account Reference:	0102933651

INSURED NAME AND MAILING ADDRESS
test client
12460 Muth Valley Rd

Lakeside, CA 92040

PROPERTY LOCATION
12460 Muth Valley Rd

Lakeside, CA 92040

CONTACT YOUR INSURANCE BROKER WITH QUESTIONS
Patrick Hiroshi Ono
15665 Hawthorne Blvd., STE F
Lawndale, CA 90260
PHONE NUMBER (424) 210-8249

YOUR MORTGAGE COMPANY

Quotation Amount **$2,154**

Payment Plan	**Down Payment**	**Frequency/Installment**
11 Pay	$363.57	Monthly/$183.99
3 Pay	$866.10	Every 3 months/$650.70
Or Pay In Full	**$2,154**	

Payment must be received by 08/23/2026 or the quotation will lapse and a new application will need to be submitted.
Pay online 24/7 via Credit Card or E-Check at:
https://action.cfpnet.com/#/make-payment
Automatic Payments are available after paying the initial down payment

For Overnight Mail Only:
Lockbox Services 840244
ATTN: CALIFORNIA FAIR PLAN ASSOCIATION
3440 FLAIR DRIVE
EL MONTE, CA 91731

- Refer to the quotation documentation forms for all details on coverage, effective date, requirements, restrictions, and general information. Do not include any forms with your payment other than the payment coupon. If necessary, policy correspondence may be emailed to cfpuw@cfpnet.com or mailed to PO Box 76924 Los Angeles, CA 90076.
- If the check is not honored when we first present it to your financial institution, or an online payment is reversed for any reason, a policy will not be issued. Any notice we may send conditionally acknowledging payment of premium will be void if California FAIR Plan Association has not received payment, in good funds, by the payment due date. If we have cashed the check or otherwise accepted your payment, it will be refunded. A new application will need to be submitted.
- Returned payments will incur a $25.00 fee. Each installment incurs a $4.50 fee, and it is included in the amount due.

Tear along the perforation

Broker Copy

PAYMENT COUPON

Write your Quotation Number on your check
Make sure to include this payment coupon

Min. Amount Due (11 Pay):	$363.57
3 Pay:	$866.10
Pay In Full:	**$2,154**

Code: 001 ID: 02933651

Quotation Expiration Date: **08/23/2026**
Quotation Number: CFPQ0102969382
Amount Remitted: $

Patrick Hiroshi Ono
15665 Hawthorne Blvd., STE F
Lawndale, CA 90260

CALIFORNIA FAIR PLAN ASSOCIATION
PO BOX 840244
LOS ANGELES, CA 90084-0244

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

DATE OF THIS NOTICE 07/24/2026
QUOTATION NUMBER CFPQ0102969382

YOUR INSURANCE BROKER
Patrick Hiroshi Ono
15665 Hawthorne Blvd., STE F
Lawndale, CA 90260
PHONE NUMBER (424) 210-8249

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
Ask your neighbors which insurance company they use.
Call insurance companies on your own.
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

test client
12460 Muth Valley Rd
Lakeside, CA 92040

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	Required to be purchased at 10% of Dwelling Limit if Dwelling Replacement Cost coverage is requested. **Optional**- you may buy up to 10% of Dwelling Limit if Dwelling Replacement Cost coverage is not requested.	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 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.

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California FAIR Plan Association

DWELLING INSURANCE QUOTATION

(E-QUOTED)

CALIFORNIA FAIR PLAN PROPERTY INSURANCE

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

YOUR INSURANCE BROKER
Patrick Hiroshi Ono
15665 Hawthorne Blvd., STE F
Lawndale, CA 90260
PHONE NUMBER (424) 210-8249

DATE OF THIS NOTICE	07/24/2026
QUOTATION NUMBER	CFPQ0102969382
QUOTATION EXPIRATION DATE	08/23/2026

APPLICANT NAME AND MAILING ADDRESS
test client
12460 Muth Valley Rd
Lakeside, CA 92040

PROPERTY LOCATION
12460 Muth Valley Rd
Lakeside, CA 92040

RATING INFORMATION

YEAR BUILT	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
2004	Owner	1	Frame	$2500

COVERAGES AND PERILS INSURED AGAINST

	SELECTED COVERAGES		LIMITS
✓	A - Dwelling	$	491,000
«img: OS»	B – Other Structures *see reverse*	$	0
✓	C – Personal Property	$	5,000
☐	D – Fair Rental Value	$	0
✓	Ordinance or Law Coverage	$	49,100
☐	Debris Removal (additional)	$	0
✓	Extended Dwelling Coverage	$	122,750
✓	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	2,117
✓	Extended Coverages	28
✓	Vandalism or Malicious Mischief	9

Total Annual Premium (tentative) ** 2154

The FAIR Plan does not offer Extended Replacement Cost Coverage. Please visit the Department of Insurance website at www.insurance.ca.gov to use their Homeowners Coverage Comparison Tool to see if a policy offering Extended Replacement Cost of at least 50% is available with another carrier.

**** See Additional Terms and Conditions**

THIS OFFER OF COVERAGE IS VOID IF THE PREMIUM IS NOT RECEIVED AT THE FAIR PLAN'S OFFICE BY

08/23/2026

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.

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.

CALIFORNIA FAIR PLAN PROPERTY INSURANCE

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

Date of Notice: 07/24/2026

Named Insured: test client	**Property Location Address:** 12460 Muth Valley Rd Lakeside, CA 92040
Policy Number: CFPQ0102969382	**Wildfire Risk Scores:** **L1:** 8 **L2:** 7
Wildfire Premium: $1,920.00	

NOTICE OF OUR USE OF A WILDFIRE RISK MODEL AND OUR CONSIDERATION OF MITIGATION FACTORS

A recently passed regulation (10 CCR § 2644.9) pertaining to Wildfire Risk Mitigation requires that insurers that consider wildfire risk in its rating also take into account and reflect mitigation measures that the property owner may take to reduce their risk to wildfire.

The California FAIR Plan Association uses a third party model to assess your property's risk of wildfire (Z-Fire by zesty.ai). We use two scores provided by Z-Fire, Level 1 and Level 2, to calculate the portion of the premium reflecting wildfire risk. Level 1 determines the probability of exposure to wildfire on a scale of 1 to 10, while Level 2 determines your property's vulnerability on a scale of 1 to 10. Level 1 scores are based on statistical models using historical wildfire events in your area, while Level 2 scores are based on individual property characteristics ascertained from satellite imagery. For both of these scores 1 reflects low risk and 10 reflects very high risk. Your wildfire territory is based on an assessment of overall wildfire risk that assigns a score to each address. Your wildfire territory ranges from True 0 to 30 and is associated with factors that range from 0.000 (wildfire territory True 0) to 1.942 (wildfire territory 30). Your assigned wildfire territory classification is **8**.

If you disagree with the wildfire scores assigned, you may appeal the scores as described below.

The Risk Scores and Classification of Your Property

Score Type	Score Value	Score Classification
Level 1	**8** / 10	**Very High**
Level 2	**7** / 10	**High**

Based on the table above, the wildfire portion of your total premium is calculated as **$1,920.00.**

Any discount for wildfire mitigation will be based on this wildfire premium.

Named Insured: test client

Mailing Address: 12460 Muth Valley Rd
Lakeside, CA 92040

The Factors that Impact the Wildfire Risk Score

Score Type	Impacting Factors
Level 1	**The key factors increasing the exposure to wildfire risk are low distance to historical wildfire perimeters, low distance to an area with high wildfire suppression difficulty, and high score of wildfire suppression difficulty.**
Level 2	**The key factors increasing the vulnerability of your property's risk are high slope of the parcel where your property is located, high surrounding vegetation density within 30 feet of your property, and the dominant type of vegetation as a fuel source for a potential wildfire event.**

You can reduce the wildfire portion of your premium by up to 16.4% should you complete the mitigation efforts/measures listed below which are part of the wildfire risk mitigation regulation (10 CCR § 2644.9).

Property-level mitigation efforts

1. **Immediate surroundings** discounts are offered when action has been taken to remove risk from the areas immediately surrounding the home and are available to those policies who meet the listed criteria. Each discount is evaluated and applied separately.

Immediate Surroundings Discounts	Discount Criteria	Yes or No	Potential Premium Reduction
A	Vegetation and debris has been cleared from under decks.	Yes	Already Included
B	Vegetation, debris, mulch, and other combustible materials have been cleared within 5 feet of the dwelling.	Yes	Already Included
C	The property has only non-combustible materials incorporated into any improvements to the property, including fences and gates, within 5 feet of the dwelling.	Yes	Already Included
D	Combustible sheds and other outbuildings are more than 30 feet from the home, as far from the dwelling as possible within the area under the control of the applicant or policyholder.	Yes	Already Included
E	Trees surrounding the dwelling have been trimmed, brush and debris removed from the yard, and the property is in compliance with state and local ordinances regarding defensible space, such as California Public Resources Code Section 4291	Yes	Already Included

Note - Discount amounts may vary depending on the number of total discounts applied to the policy.

2. **Structure discounts** recognize actions taken to add features to the dwelling structure that reduce the risk of wildfire and are available to those policies who meet the listed criteria. Each discount is evaluated and applied separately.

Structure Discounts	Discount Criteria	Yes or No	Potential Premium Reduction
A	The dwelling has a Class-A Fire Rated Roof (meaning asphalt fiberglass composition shingles, stone, concrete or clay tile, or metal).	Yes	Already Included
B	The dwelling has enclosed eaves.	Yes	Already Included
C	The dwelling has ember and fire-resistant vents (approved wire mesh covering).	Yes	Already Included
D	The dwelling has upgraded windows (multi-paned) or functional shutters.	Yes	Already Included
E	The dwelling has 6 inches at the bottom of all exterior walls made of non-combustible material.	Yes	Already Included

Note - Discount amounts may vary depending on the number of total discounts applied to the policy.

3. **Property-level Completion Discount**
   A **property-level completion discount** is offered when the criteria for all of the Immediate Surroundings discounts (A – E) and all of the Structure discounts (A – E) are met. If this condition is met, a discount of 2.5% will be applied to the wildfire premium.

<u>Community-level mitigation designations</u>
In addition to the property-level wildfire discounts you can receive, you may be eligible for a discount on the wildfire portion of your premium if your community is designated as a **Firewise USA Site in Good Standing** (a community that participates in the Firewise USA Program) and/or a **Fire Risk Reduction Community** (A Fire Risk Reduction Community listed by the Board of Forestry pursuant to Public Resources Code section 4290.1). If your community is designated as either a Firewise USA Site in Good Standing OR a Fire Risk Reduction Community, your community discount will be 4.0% of the wildfire portion of your premium. If your community is designated as both a Firewise USA Site in Good Standing AND a Fire Risk Reduction Community, your community discount will be 5.0% of the wildfire portion of your premium.

NOTICE OF RIGHT TO APPEAL WILDFIRE RISK SCORE
You have the right to appeal the wildfire risk score. If you wish to appeal, please notify your broker. You may also e-mail cfpuw@cfpnet.com or mail your appeal letter to us at California FAIR Plan, Attn: UW Dept., PO Box 76924, Los Angeles, CA 90076.

If you do appeal the score, the FAIR Plan will acknowledge receipt of the appeal in writing as required. Within 30 calendar days of receipt of the appeal, the FAIR Plan will respond in writing with a reconsideration and decision.