

Applicable as of 11/15/2025. Please contact your broker for information.

Wildfire Hardening Discounts

To promote wildfire resilience and support insurance availability, the California FAIR Plan offers discounts to Dwelling Fire and Commercial policyholders who take steps to make their properties safer from wildfires.

To discuss your policy and insurance needs, please contact a licensed broker.

Policyholders may qualify for up to 12 discounts, applied to the wildfire portion of the policy premium:

Immediate Surroundings Discounts (5 Discounts)

- (1) Vegetation and debris have been cleared from under decks
- (2) Vegetation, debris, mulch, and other combustible materials have been cleared within 5 feet of the dwelling
- (3) The property has only noncombustible materials incorporated into any improvements to the property, including fences and gates, within 5 feet of the dwelling
- (4) Combustible sheds and other outbuildings are more than 30 feet from the dwelling or as far from the dwelling as possible within the area under the control of the applicant or policyholder
- (5) 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

Structure Discounts (5 Discounts)

- (1) Has a Class-A Fire Rated Roof (meaning asphalt fiberglass composition shingles, stone, concrete or clay tile, or metal)
- (2) Has enclosed eaves
- (3) Has ember and fire-resistant vents (approved wire mesh covering)
- (4) Has upgraded windows (multi-paned) or functional shutters
- (5) Has 6 inches at the bottom of all exterior walls made of non-combustible material

Property Level Completion Discount (1 Discount)

- (1) An additional completion discount is offered when all 10 of the *Immediate Surroundings* and *Structure* criteria are met

Community Discount (1 Discount)

Meeting **either** of the below criteria earns the discount. Meeting **both** criteria earns a larger total percentage discount.

- Dwelling/Structure is located in a Fire Risk Reduction Community listed by the Board of Forestry, **or**
- Dwelling/Structure is located in a Firewise USA Site in Good Standing

Dwelling Fire policyholders who obtain all 12 discounts may see a discount of up to **16.4%** off the wildfire portion of their policy premium.



Commercial policyholders who obtain all 12 discounts may see a discount of up to **13.8%** off the wildfire portion of their policy premium.



The California FAIR Plan is the state's insurer of last resort.

The California FAIR Plan is intended as a temporary safety net, here to support policyholders until coverage offered by a traditional carrier becomes available.

To discuss your insurance needs, please contact a licensed broker. Brokers may be able to offer you insurance options that provide more comprehensive coverage than the FAIR Plan.

More information:

- [CA Dept. of Insurance - Safer from Wildfires](#)
- [National Fire Protection Association Firewise USA](#)
- [Board of Forestry - Fire Risk Reduction Community List](#)

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