

DWELLING INSURANCE QUOTATION



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

Quotation Date: 07/09/2025
Quotation Expiration Date: 08/08/2025
Quotation Number: CFPQ0102068039
Account Reference: 0102202226

INSURED NAME AND MAILING ADDRESS

2000 State St

Santa Barbara, CA 93105-3554

PROPERTY LOCATION

930 PHILINDA AVE

SANTA BARBARA, CA 93103

CONTACT YOUR INSURANCE BROKER WITH QUESTIONS

Bridgepoint Insurance Solutions, LLC

61 Wolfe Canyon Road

Kentfield, CA 94904

PHONE NUMBER (877) 649-7907

YOUR MORTGAGE COMPANY

Quotation Amount **\$5,205**

Payment Plan	Down Payment	Frequency/Installment
11 Pay	\$872.17	Monthly/\$438.23
3 Pay	\$2,086.50	Every 3 months/\$1,566.00
Or Pay In Full	\$5,205	

Payment must be received by 08/08/2025 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>

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): **\$872.17**
3 Pay: **\$2,086.50**
Pay In Full: **\$5,205**
Code: 001 ID: 02202226

Quotation Expiration Date:

08/08/2025

Quotation Number:

CFPQ0102068039

Amount Remitted:

\$

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Bridgepoint Insurance Solutions, LLC
61 Wolfe Canyon Road
Kentfield, CA 94904

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



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

YOUR INSURANCE BROKER

Bridgepoint Insurance Solutions,
LLC

61 Wolfe Canyon Road
Kentfield, CA 94904

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DATE OF THIS NOTICE 07/09/2025
QUOTATION NUMBER CFPQ0102068039

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

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



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 unrepaid 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.

CFPN3A (01/2021)

California FAIR Plan Association
DWELLING INSURANCE QUOTATION
(E-QUOTED)



CALIFORNIA FAIR PLAN
 PROPERTY INSURANCE www.cfpnet.com

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YOUR INSURANCE BROKER
 Bridgepoint Insurance Solutions, LLC
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 Kentfield, CA 94904
PHONE NUMBER (877) 649-7907

DATE OF THIS NOTICE 07/09/2025
QUOTATION NUMBER CFPQ0102068039
QUOTATION EXPIRATION DATE 08/08/2025

APPLICANT NAME AND MAILING ADDRESS
 [REDACTED]
 2000 State St
 Santa Barbara, CA 93105-3554

PROPERTY LOCATION
 930 PHILINDA AVE
 SANTA BARBARA, CA 93103

RATING INFORMATION

YEAR BUILT	OCCUPANCY	# OF UNITS	CONSTRUCTION TYPE	DEDUCTIBLE
1977	Owner	4	Frame	\$20000

COVERAGES AND PERILS INSURED AGAINST

SELECTED COVERAGES		LIMITS	PERILS INSURED AGAINST	PREMIUM
<input checked="" type="checkbox"/>	A - Dwelling	\$ 2,250,000	<input checked="" type="checkbox"/> Fire or Lightning, Internal Explosion and Smoke Damage	\$ 5,137
<input checked="" type="checkbox"/>	B - Other Structures <i>see reverse</i>	\$ 0	<input checked="" type="checkbox"/> Extended Coverages	\$ 54
<input checked="" type="checkbox"/>	C - Personal Property	\$ 250,000	<input checked="" type="checkbox"/> Vandalism or Malicious Mischief	\$ 14
<input checked="" type="checkbox"/>	D - Fair Rental Value	\$ 150,000	<div style="border: 1px solid black; padding: 5px;"> Total Annual Premium (tentative) ** \$ 5205 </div>	
<input checked="" type="checkbox"/>	Ordinance or Law Coverage	\$ 225,000		
<input type="checkbox"/>	Debris Removal (additional)	\$ 0		
<input type="checkbox"/>	Extended Dwelling Coverage	\$ 0		
<input checked="" type="checkbox"/>	Dwelling Replacement Cost	INCLUDED		
<input checked="" type="checkbox"/>	Inflation Guard	INCLUDED	<p>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.</p> <p>** See Additional Terms and Conditions</p> <p>THIS OFFER OF COVERAGE IS VOID IF THE PREMIUM IS NOT RECEIVED AT THE FAIR PLAN'S OFFICE BY</p> <p align="right">08/08/2025</p>	
<input checked="" type="checkbox"/>	Personal Property Replacement Cost	INCLUDED		
<input type="checkbox"/>	Fences	\$ 0		
<input checked="" type="checkbox"/>	Permitted Incidental Occupancy	\$ 0		
<input type="checkbox"/>	Plants, Shrubs and Trees	\$ 0		
<input type="checkbox"/>	Outdoor Radio and TV Equipment	\$ 0	<p>IMPORTANT NOTICES</p> <p>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.</p>	
<input type="checkbox"/>	Awnings	\$ 0		
<input type="checkbox"/>	Signs	\$ 0		
<input type="checkbox"/>	Improvements, Alterations and Additions	\$ 0	<p>MESSAGE BOARD</p> <ul style="list-style-type: none"> ✓ 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. 	

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.



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Date of Notice: 07/09/2025
Policy Number: CFPQ0102068039

Named Insured
[REDACTED]

Wildfire Premium: \$4,007.00

Wildfire Risk Scores:

L1: 3

L2: 6

Property Location Address

930 PHILINDA AVE
SANTA BARBARA, CA 93103

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 2.

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	3 / 10	Moderate
Level 2	6 / 10	Moderate

Based on the table above, the wildfire portion of your total premium is calculated as \$4,007.00

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

[REDACTED]
2000 State St
Santa Barbara, CA 93105-3554

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, average annual temperature, and high average annual precipitation.
Level 2	The key factors increasing the vulnerability of your property's risk are low building age, high surrounding vegetation density within 30 feet of your property, and high slope of the parcel where your property is located.

You can reduce the wildfire portion of your premium by up to 23.05% 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 Measures and Discounts

Two Wildfire hardening property-level mitigation discounts are available as of August 23, 2023: One for Protecting the Structure, and another for Protecting the Immediate Surroundings of the dwelling. When applied, these discounts will reduce the policy's wildfire premium by 10% and 5% respectively. These discounts can be obtained separately or together - policyholders do not need to qualify for one discount to qualify for the other. A property that qualifies for both discounts will receive approximately a 14.5% discount, as the second discount is applied to the already discounted premium. In order to qualify for these discounts, the insured property must meet all of the requirements for that discount:

For the Wildfire Hardening – Protecting the Structure Discount

- ☐ The dwelling must have a Class-A Fire Rated Roof (meaning asphalt fiberglass composition shingles, stone, concrete or clay tile, or metal);
- ☐ 6 inches at the bottom of all exterior walls must be made of non-combustible material;
- ☐ Vents must be ember and fire resistant (approved wire mesh covering);
- ☐ Windows must be multi-paned or be covered by functional shutters, which when closed, cover the entire window and do not have openings; **and**
- ☐ Eaves must be enclosed.

For the Wildfire Hardening – Protecting the Immediate Surroundings Discount

- ☐ Vegetation and debris must be cleared from under decks;
- ☐ There must be an ember resistant zone maintained within five feet around the dwelling
- ☐ There must be no combustible sheds or other outbuildings within 30 feet of the dwelling; **and**
- ☐ Defensible space must be maintained including trimming trees, clearing of brush, and removing debris from yard, in compliance with California Public Resources Code 4291. Trees surrounding the dwelling must be trimmed, brush and debris removed from the yard, and the property must be in compliance with state and local ordinances, such as California Public Resources Code § 4291, to qualify to meet defensible space compliance

**Community-level mitigation designations**

You may be eligible for a 10% discount if your community is designated as a Firewise USA Site in Good Standing. This discount will be applied to the wildfire portion of your premium.

NOTICE OF RIGHT TO APPEAL FIRELINE RISK SCORE

You have the right to appeal the FireLine 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.

