



Wildfire Hardening Discounts for Dwelling Fire & Commercial

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

Each Requirement Represents an Opportunity for a Discount Off of the Wildfire Portion of Policy Premium

(All eligible discounts will be applied to Wildfire premium.)

Immediate Surroundings Discounts (Five Total 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 (Five Total 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 (One Discount)

- (1) An additional completion discount is offered when all ten of the above criteria are met.

Community Discount (One Discount)

- (1a) Dwelling/Structure is located in a Fire Risk Reduction Community listed by the Board of Forestry.
- (1b) Dwelling/Structure is located in a Firewise USA Site in Good Standing.
- Satisfying both requirements (1a & 1b) earns a larger total percentage discount.

Wildfire Premium
Discount Up To
16.4%

Dwelling Fire

Wildfire Premium
Discount Up To
13.8%

Commercial

Policyholders can qualify for a total of 12 individual discounts

- (5) Immediate Surroundings Discounts
- (5) Structure Discounts
- (1) Property Level Completion Discount
- (1) Community Discount

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

The California FAIR Plan is the state's insurer of last resort. We encourage you to proactively seek to place these risks and all risks currently insured by the FAIR Plan in the standard market.

Our customer service representatives are not licensed insurance professionals and are unable to provide insurance advice. You are the primary resource for your clients.



More Information

[California Department of Insurance](#)
[Safer from Wildfires](#)

[National Fire Protection Association](#)
[Firewise USA](#)

[Board of Forestry](#)



>>Discounts are applicable as of November 15, 2025, and are subject to change.>>

CONFIDENTIALITY NOTICE AND DISCLAIMER: This document is intended for internal use only by the California FAIR Plan Association (the FAIR Plan) and brokers placing business with the FAIR Plan. Please share this document only with your employees who work with FAIR Plan policyholders. This summary is subject to change. Please refer to the broker portal for the most updated information. Last revised: [09/2025]