

California Excess Wildfire Overview

Amwins' single- and multi-peril wildfire products were designed to complement a self-insured retention plan or the California FAIR (or a similar) plan. The products were written in partnership with an AM Best, A-rated carrier. Amwins will add additional capacity over time.

Appetite Guidelines

The single-peril product is specific to wildfire loss. The multi-peril product provides fire, including wildfire, and extended coverages consistent with the California FAIR (and similar) plans up to a dwelling replacement cost of \$10 million.

Amwins Access Excess Wildfire Products

Single-Peril: Excess Wildfire

- Wildfire peril only
- Tenant-Occupied and Vacation Rentals included

- Up to \$7M excess wildfire coverage for dwellings with replacement costs of up to \$10M
- \$3M sublimit or deductible requirement

Multi-Peril: Excess Dwelling

- Covered perils on dwellings include: Fire or Lightning, Internal Explosion, Windstorm or Hail, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption, Vandalism or Malicious Mischief

- Tenant-Occupied and Vacation Rentals included
- Up to \$7M excess wildfire coverage for dwellings with replacement costs of up to \$10M
- \$3M sublimit or deductible requirement

\$10M

Amwins Access Excess Wildfire Products
Offer up to \$7M excess coverage and were built to complement the California FAIR (or similar) or a Self-Insured Retention Plan.

\$3M

California FAIR (or similar) Self-Insured Retention Plans
Dwelling Coverage: \$3M

To help you better understand our California excess wildfire products, we've included a couple of use case scenarios below.

 **Use Case #1: Single-Peril (Excess Wildfire)**

A California homeowner is seeking coverage on a high-value primary home they own in an at-risk area. The property's replacement value is \$5 million, and the homeowner does not have a mortgage on the property. The homeowner is enrolled in the California FAIR plan which provides coverage for a number of perils, including wildfire, up to a replacement value of \$3M. Because the homeowner lives in a high-risk area, they'd like an additional \$2M of wildfire coverage to cover potential losses.

 **Use Case #2: Multi-Peril (Excess Dwelling)**

A property owner in California purchases a high-value vacation rental property in an at-risk area. The property owner purchases the property with a mortgage, but the mortgage company requires insurance consistent with the coverage in the FAIR plan but up to dwelling's estimated replacement value of \$10 million. The homeowner cannot find traditional primary insurance coverage so they combine the \$3M of coverage from the California FAIR plan with a multi-peril, excess dwelling policy from Amwins that bridges the gap to provide coverage up to \$10 million.

Get Your Quote Today!

amwins.com/appointments

Amwins' excess wildfire products are available in California only and to Amwins appointed retail partners exclusively. For more information, contact your Amwins Access broker or visit [Amwins.com](https://amwins.com) to request an appointment.