

***You Can't Control
The Weather...***

***Are You Insured
For Damage Like This?***



***The Delaware
FAIR Plan Can Help!***

“What is the FAIR Plan?”

The FAIR Plan is an insurance organization that provides affordable basic PROPERTY INSURANCE to Delaware Property Owners and Renters.

The FAIR Plan was created so that you would be able to buy basic property insurance in any area of the state.

“Am I eligible for Insurance through the FAIR Plan?”

YES! Almost every property owner in the State is eligible and may apply for insurance either directly with the FAIR Plan or through a licensed property insurance agent or a broker. There is no cost to apply.

“How much does FAIR Plan Insurance cost?”

Generally speaking, FAIR Plan premiums are less and more affordable than elsewhere.

Insurance premiums vary from company to company and you are encouraged to seek several quotations. The FAIR Plan provides basic essential coverages and you may find broader coverages elsewhere. Other companies; however, may also have tougher requirements. The FAIR Plan serves as a market of last resort and is designed to provide basic property insurance protection available at affordable costs.

“My Property is located near the coastline. Will the Delaware FAIR Plan still insure my property?”

YES! The FAIR Plan insures property all over the State of Delaware. It doesn't matter if the property is located at the beach, along the bay, in historic New Castle or in any other city or town.

“How hard is it to apply for and get coverage?”

It's Easy! Call us at (800)462-4972 or find us on-line at **www.defairplan.com**. You can get rates, complete and submit an electronic application, ask questions and pay your premium all from the comfort of your own home. In most cases, the whole process can be completed and submitted in less than 20 minutes.

Visit our website and get a quote anytime as there is no obligation to buy. When you are ready, simply complete the application and submit your payment using our secure portal.



“Can I get coverage quickly?”

YES! Next day binding coverage can be provided in most cases. The majority of applications are bound upon receipt and payment. Most of the information the Plan needs to make a binding coverage determination is contained in the completed application. In some cases, a physical inspection of the property may be required before binding coverage can be provided.

“I don't need Insurance as I am just a renter. Isn't that the landlord's responsibility?”

No. The landlord will insure only his/her property & contents, not yours. All of your possessions are your responsibility.



“What coverage does the FAIR Plan offer?”

The Delaware FAIR Plan can provide you with a Fire Insurance policy that protects both your buildings and your contents. Coverages include loss or damages caused by:

1. Fire, including coverage for damage caused by lightning and internal explosion.
2. Wind or windstorms, hail, falling aircraft, vehicles, smoke, explosion, and volcanic eruption.
3. Vandalism and malicious mischief.

“How much Insurance can be provided?”

The FAIR Plan can provide coverage up to \$500,000 for each private dwelling and \$750,000 for each commercial property.

“Does the FAIR Plan have underwriting standards?”

YES! The Delaware FAIR Plan requires the property to be reasonably maintained and to be physically intact.

“So the FAIR Plan will insure my rowhouse with a flat roof? I heard nobody insures flat roofs.”

The FAIR Plan provides coverage for any number of circumstance including rowhouses with flat roofs. The FAIR Plan can insure estate property, property held for sale, in bankruptcy, vacant or seasonal. The FAIR Plan will insure mobile homes, hunting camps, rowhouses, low value property, older property, property under renovation and even property unprotected by a fire department.

The FAIR Plan operates in every county in Delaware. Coverage is provided in any city and in any neighborhood. Essentially, the FAIR Plan will write coverage on most any property regardless if it is located in the urban core or some remote corner of the State.

“How are claim payments determined?”

Claim payments are subject to a deductible and the applicable policy limits outlined in the policy. Claims are payable up to the full amount of the policy coverage limit for each separate occurrence. Commercial policies have a co-insurance clause which reduces the claim payment if the limit of insurance is inadequate.

- FAIR Plan policies are written on an Actual Cash Value basis. “Actual Cash Value” means the cost to repair or replace the damaged property less deductions for physical deterioration (depreciation) and obsolescence.
- Contact the FAIR Plan at (800)462-4972 or visit the FAIR Plan’s website at www.defairplan.com for additional details.



“How do I report a loss?”

Simply call the FAIR Plan at (800)462-4972, fax the Plan at (215)409-9100, email the Plan at claims@defairplan.com or report a claim directly through the FAIR Plan’s website at www.defairplan.com. You should notify the FAIR Plan as soon as you become aware of the loss.

“Why would I want just a Fire Insurance Policy?”

- Because having some coverage is far better than having no coverage. A fire and/or a smoke loss is the most common reason for a property to sustain substantial damage.
- Some carriers may limit where they will write and/ or the amount of business they choose to insure. As such, you may find your options are limited. Again, having some coverage is far better than having no coverage.
- A fire policy should satisfy your mortgagee's insurance requirements.
- You may not wish or may not be able to pay for greater coverage.
- You may only need to protect the property for a limited time as it moves through an estate and/or sale process or is being renovated.

Remember, although the FAIR Plan offers only basic coverages, the policy you get will protect your property and it will give you peace of mind. In some cases, after a clean loss history is established with the FAIR Plan, you may find other companies more willing to quote your property. Should you obtain insurance elsewhere during the FAIR Plan policy period, you can cancel your FAIR Plan insurance policy without penalty charges and pay only for the days in which the FAIR Plan policy was in force.

“What should I do now?”

You should contact the FAIR Plan immediately at (800)462-4972 or visit the Plan on-line at www.defairplan.com.

You can also visit any Delaware licensed insurance agent. If your current coverage is about to lapse or non-renew, you should visit our website and get a quote.

***Don't Cheat Yourself!
Be Protected,
Get Insured.***



Contact the DELAWARE FAIR PLAN on-line
www.defairplan.com or call or write us at:

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