

## Exclusive California FAIR Plan Wrap Product

The California FAIR Plan provides essential fire coverage, but on its own leaves policyholders underinsured and exposed to everyday non-fire property losses. To fill these gaps in protection, Amwins has partnered with Vivere, a specialty MGA, to offer a Wrap product for both commercial and residential risks, designed specifically for California FAIR Plan insureds.

The California FAIR Plan Wrap is designed to complement the FAIR Plan policy. Built on ISO Special Form style coverage, this specialty program fills gaps for perils not covered by the FAIR Plan.

Vivere has developed proprietary technology that enables fast, efficient quoting while maintaining disciplined underwriting.

### Highlights

- “A” rated paper
- Quotes require only a completed FAIR Plan application
- Binding will require the FAIR Plan policy and loss runs
- **Available to any CA FAIR Plan insured (commercial and dwelling)**
  - Commercial Wrap limits up to \$100M
  - Dwelling Wrap limits up to \$3M

### Coverage Features

Designed to help close key non-fire coverage gaps that remain when an insured relies on the California FAIR Plan, the wrap can help address property exposures such as:

- Water damage
- Weight of ice and snow

Coverage is subject to the wrap policy terms, conditions, limitations, and exclusions



### Bulk Quoting at Scale

Quote entire portfolios in minutes—not hours—using just a completed California FAIR Plan application. Powered by Vivere’s proprietary technology, the platform delivers a fast, low-touch quoting experience, streamlining high-volume submissions with speed and consistency.

For more information, [please contact your Amwins Property Broker.](#)