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Property insurance is readily available in Ohio with hundreds of insurance companies competing for your business. In fact, more than 98% of all property owners in Ohio are able to purchase coverage through a standard company. However, if you are unable to obtain coverage with a standard carrier, your agent will help you apply for coverage with the Ohio FAIR (Fair Access to Insurance Requirements) Plan.

The Ohio FAIR Plan was established in 1968 to provide insurance coverage for eligible property unable to obtain insurance through the voluntary market. Initially, the Plan applied to a very limited number of metropolitan areas. By 1977 the entire state was eligible for basic property insurance, including farm coverage, through the Plan. Ohio's FAIR Plan is one of approximately 30 such programs operating throughout the U.S.

In order to obtain coverage with the Ohio FAIR Plan you must meet these basic requirements:

- at least two insurance companies must have declined to grant you the coverage requested in the application,
- you must not have any outstanding taxes, assessments, penalties or charges constituting liens upon the property to be insured,
- you cannot have received notice from an authorized public entity stating that the property is in violation of any building, housing, air pollution, sanitation, health, fire or safety code or ordinance or rule,
- the property must be at least 50% occupied and be secured from trespass, and
- the property must be free from loss-producing hazards and unrepaired damages.



Although, in some situations, our premiums may be less expensive than another company, the coverages we offer are generally more basic coverages than those of standard insurance companies. If you do apply for coverage with us, you and your agent will need to attempt to get coverage elsewhere each time your policy expires with us—THIS IS IN YOUR BEST INTERESTS in order to maximize the protection of the property you work hard to take care of.

The Ohio FAIR Plan writes many different types of coverage, but there are three main types : Homeowners, Dwelling Fire, and Commercial Fire. Homeowners coverage is typically written for those who live in the home they own. Dwelling Fire coverage is generally for landlords, tenants, and mobile home owners. Commercial Fire coverage is for a building or dwelling with potential or current business activities.

Your agent will help you decide what coverage to apply for and then submit the application for you. When we receive the application, we will review, or underwrite it. If the property qualifies for coverage, we will order an inspection. If you've sent a deposit, we will also issue temporary insurance coverage (called a binder). The earliest coverage can start is the day after we receive the application and deposit.

When we get the completed inspection back, we will review it. If it complies with our Underwriting Guidelines, we will issue a policy to you. If additional premium is due, we will send an invoice to you, your agent, and any other interested parties, like mortgage companies, that are listed on the policy.