

## NM Wildfire and Home Insurance Resources

*This is a working document intended to synthesize existing resources and guide conversation related to wildfire and insurance in New Mexico.*

### Current Status & Updates on New Mexico FAIR Plan

When homeowners have exhausted all other options for insuring their property in high wildfire risk areas, the NM Fair Access to Insurance Requirements (FAIR) Plan will provide coverage for up to \$350K per residential parcel and up to \$1M per commercial property.

- Homepage for the NM *Fair Access to Insurance Requirements* (FAIR) Plan from the NM Property Insurance Program: <https://www.nmpropertyinsurance.com/>
- Description of the FAIR plan from the Office of Superintendent of Insurance: <https://www.osi.state.nm.us/news/announcements/are-you-having-difficulties-find-property-insurance>

### Resources from the NM Office of the Superintendent of Insurance:

- Wildfire resources: <https://secure.viewer.zmags.com/publication/9058c6aa#/9058c6aa/1>
- Types of Coverage in a Homeowners Policy: <https://www.osi.state.nm.us/pages/insurances/home/resources/types-of-coverage>

### Wildfire Prepared Home Resources from Institute for Business and Home Safety (IBHS):

- Videos: <https://ibhs.org/wildfireready/>  
Click the “why” button to open a video on the topic. Videos #5 and #6 are a good place to start
- More information on IBHS Wildfire Prepared Home <https://wildfireprepared.org/>

### National Association of Insurance Commissioners (NAIC):

- Disaster preparation planning: <https://content.naic.org/article/naic-urges-you-create-disaster-preparation-plan>
- Consumer's Guide to Homeowners Insurance: [https://content.naic.org/publications?name=guide+to+homeowners&field\\_publication\\_category\\_target\\_id=All](https://content.naic.org/publications?name=guide+to+homeowners&field_publication_category_target_id=All)

### Wealth of resources to support homeowners on the United Policyholders website including:

- Insurance resources for New Mexico <https://uphelp.org/recovery/state-by-state-help/new-mexico/>
- Claims guidance library <https://uphelp.org/claim-guidance-publications/>
- Dropped by Your Insurer? <https://uphelp.org/dropped-by-your-home-insurer-dont-panic-try-our-tips/>
- How to Assess Your Homeowners Insurance: <https://uphelp.org/wp-content/uploads/2023/12/LISTOS-Home-Insurance-Check-UP-English.pdf>
- Disaster Recovery Guide: <https://uphelp.org/disaster-recovery-handbook/>

### Next Steps for New Mexico

- Build County and municipal programming around IBHS Wildfire Prepared Homes program.
- Legislative guidance for voluntary adoption of Wildfire Prepared Homes program statewide.

Additional correspondence with [Fire Adapted New Mexico \(FACNM\)](https://facnm.org/). If your organization is planning fire adapted guidance & dialogue, we are happy to share what we have & promote your event.

Contact: <https://facnm.org/contact-us> Subscribe to the newsletter: <https://facnm.org/join-the-network>

