

Applying to C-MAP

FIRST: The property must be eligible – see 'Eligibility Requirements' under 'What is C-MAP and Eligibility Requirements'

You must submit a C-MAP Coastal Dwelling Fire (DP-2) Application (the “Stand-Alone” or the “Wrap-Around” Application).

These applications are available on this website or by calling the C-MAP Administrator at the Connecticut FAIR Plan at 860-528-9546.

The Applicant must complete the application and both the Applicant and the Producer must sign the Application.

Incomplete and/or unsigned applications will be returned unprocessed.

Applications submitted *without* the following supporting documents *will be returned unprocessed*:

1. copy of the termination notice
2. evidence of new purchase in the case of a newly acquired property or to be acquired property.
3. evidence of Flood Insurance if property is located in Zones A or V

Completed forms and attachments can be **faxed** to 860-282-0070 **then mailed** to:

Connecticut FAIR Plan
Attention: C-MAP Administrator
77 Hartland St., Suite 308
East Hartford, CT 06108-3260

Submission of a Coastal C-MAP Application does not guarantee placement of coverage. Producers do not have binding authority for C-MAP Policies.

All properties must meet C-MAP approved underwriting guidelines.

Submitting C-MAP Applications with a check

Applications must be received by the Administrator at least 15 days prior to the effective date requested. In addition to the application, a down payment of \$500, and the required forms, must be received within 7 days from the date the application was submitted. The 15 day waiting period allows the Administrator to fully underwrite the risk.

If Eligibility Requirements are met, a policy will be issued and mailed to the insured along with a bill for the remainder of the total annual premium due.

Submitting C-MAP Applications without a check

Applications must be received by the Administrator at least 15 days prior to the effective date requested. In addition to the application, a down payment of \$500, and the required forms, must be received within 7 days from the date the application was submitted. The 15 day waiting period allows the Administrator to fully underwrite the risk.

If Eligibility Requirements are met, a policy will be issued and mailed to the insured along with a bill for the remainder of the total annual premium due.

Submitting C-MAP Applications without a check

If no payment is received with the application, the Administrator will review the application for eligibility in C-MAP and either provide a quotation or provide a declination with the reasons that the policy was ineligible for the program.

If the property is eligible, payment of the total policy premium must be received by the Administrator. The policy will be issued effective on the date the payment was received and then mailed to the insured.

How will this work?

1. We will use the date the FAX, of the "complete" C-MAP Application, arrives in our office. Applications received by FAX after normal business hours or on weekends/holidays will get the next business day as the received date.
2. We know that there will be additional forms (see Applying to C-MAP) that have to be mailed as well as the check. We need to have these required documents and check within 7 days of the Faxed C-MAP Application.
3. If coverage is needed for a closing prior to the end of the 15 day waiting period, the Administrator will try and work with the applicant to secure policy issuance by their requested date. However, if there is a moratorium in Connecticut on issuing policies due to a catastrophic event, the waiting period will remain in place. The total policy premium must be received by the Administrator prior to policy issuance.

The CT FAIR Plan is the Administrator for C-MAP.