

What is C-MAP and ELIGIBILITY REQUIREMENTS

The Coastal Market Assistance Program (C-MAP) has been created to assist homeowners living in Connecticut coastal areas who have been unable to obtain insurance. C-MAP was created by the Insurance Companies that write homeowners insurance in Connecticut under the authorization of the Connecticut Insurance Department and is administered by the Connecticut FAIR Plan.

Applicants to C-MAP *must go* to a producer or agent to assist them in all insurance transactions.

The following 'Eligibility Requirements' must be met before an application is submitted for C-MAP:

- Property must be a one (1) to four (4) family owner-occupied dwelling, or a one family owner occupied (no rentals) seasonal dwelling,
- Property must be located within 2600 feet of the Connecticut coast.

The term 'Connecticut coast' refers only to salt-water ocean, sound, bay or inlet, with distance measured from median high-tide mark.

- If the property is located in an A or V zone as indicated on Federal Flood Insurance Maps, the Applicant must provide evidence of Flood Insurance for Actual Cash Value of both building and contents
- The property must have a central heating system
- Single family dwellings must have an electrical system with circuit breakers with 100 amp minimum service. Multi-family dwellings must have circuit breakers with a minimum of 200 amp service
- **MUST HAVE BEEN ONE OF THE 3 BELOW**
 - non-renewed, cancelled or conditionally renewed from their existing insurer for a reason other than for non-payment of premium and provide a copy of that termination notice.
OR
 - a new purchase or to be acquired property (submit evidence of purchase)
OR
 - The property is currently insured in the CT FAIR Plan (provide policy number)

THERE MUST BE EITHER:

1) An H0-4 Coastal C-MAP "Wrap-Around" policy (Voluntary Market) with the DP-2 Coastal C-MAP "Wrap-Around" policy (FAIR Plan) - BOTH MUST BE IN FORCE AT ALL TIMES.

OR

2) If there is no coastal C-MAP HO-4 "Wrap-Around" policy available, coverage may be provided using the Coastal C-MAP DP-2 "Stand-Alone" policy from the CT FAIR Plan.