

## C-Map Information for Producers and Insurers

There are three ways in which C-MAP coverage can be obtained:

The **first** is "self-certification" where a C-MAP participating company provides coverage through a producer with whom it has a contractual relationship. As a C-MAP participant, a company may accept an application for property that would not normally qualify under the company's proximity to shore underwriting guidelines. The **C-MAP Coastal Application is not required**. The application process follows normal company procedures. A company representative would then submit a "self-certification" form to the CT FAIR PLAN.

The following companies have agreed to participate in C-MAP and to self-certify coastal properties subject to their underwriting guidelines:

Allstate Insurance Company  
Arbella Insurance Group  
Hanover Insurance Company  
Hartford Insurance Group  
Liberty Mutual Insurance  
Metropolitan Property and Casualty  
New London County Insurance  
Travelers Property Casualty Group

The **second** option can be used if the risk cannot be placed in the voluntary market. The FAIR Plan offers a "Stand-Alone" C-MAP Coastal Policy (DP-2 Broad Form).

A **third** option is the C-MAP participating insurer issuing an HO-4 "Wrap-around Policy". This policy requires an applicant to maintain building coverage with CT FAIR Plan's "Wrap-Around" Coastal Policy, for the DP-2 named perils, as a condition for the issuance of the voluntary market HO-4 policy (contents and liability). Both policies must be in force at all times. A copy of the HO-4 "Wrap-Around" policy must be sent to the FAIR Plan every year.

Options 2 & 3 require completion and signing a C-MAP Coastal Dwelling Fire DP-2 Application (the "Wrap-Around" or the "Stand-Alone") and submitting it to the FAIR Plan for consideration. The application will be returned unprocessed if incomplete and/or the required attachments are not received.

*The CT FAIR Plan will be ordering inspections on all applications to evaluate the eligibility in the C-MAP program*

If you would like more information, please contact the CT FAIR PLAN C-MAP Administrator at 860-528-9546.