

## **C-Map Coverages**

### **CT FAIR Plan is the Administrator**

#### **Coverage with the DP-2 Broad Form "Stand-Alone" C-MAP Coastal policy**

**Coverage A:** Building - \$500,000 maximum limit with a minimum of 80% of Replacement Cost

**Coverage B:** Other Structures - 10% of Coverage A with option to increase

**Coverage C:** Personal Property - \$350,000 maximum  
Actual Cash Value is 50% of Coverage A  
Replacement cost is 70% of Coverage A (optional)

**Coverage D:** Fair Rental Value

**Coverage E:** Additional Living Expense

**Broad Theft Coverage:** see DP 04 72 07 88

**Personal Liability:** choice of \$25,000, \$50,000, \$100,000 or a maximum of \$300,000

#### **5% Hurricane Deductible endorsement**

##### **Optional Endorsements:**

Personal Property Replacement Cost  
Automatic Increase in Coverage  
Permitted Incidental Occupancies – Property  
Permitted Incidental Occupancies – Liability  
Loss Assessment Property Coverage  
Premise Alarm or Fire Protection  
Water Backup and Sump Overflow  
Unit Owners Coverage (condo)  
Third Party Notification  
Premium Finance Endorsement  
Personal Injury

#### **Coverage with the DP-2 Broad Form "Wrap-Around" C-MAP Coastal policy**

##### **POLICY 1: "Wrap-Around" coverage through C-MAP participating insurers:**

**HO-4** (or equivalent) Contents Broad Form Policy for dwelling owner

Section I      **Coverage C** - Contents ACV or Replacement Cost

Section I      **Coverage D** - Loss of Use

Section II     **Coverage E** - Personal Liability

Section II     **Coverage F - Medical** Payments to Others

Section I      Additional Coverages (may exclude Building Additions and Alterations)

**- AND -**

**POLICY 2:** Coverage through the CT FAIR Plan:

**Dwelling Fire - DP-2 Broad Form**

**Coverage A** - Replacement Cost with \$500,000 maximum and a minimum of 80% of Replacement Cost

**Coverage B** - Other Structures - 10% of Coverage A with option to increase

**Optional Endorsements:**

Automatic Increase in Coverage  
Premise Alarm or Fire Protection  
Water Backup and Sump Overflow  
Third Party Notification  
Premium Finance Endorsement

**A 5% hurricane deductible will be on all CT FAIR Plan C-MAP policies. The minimum named perils deductible is \$500.**