Munich RE

Munich Re Specialty

California FAIR Plan Commercial Wrap

Sold through wholesale brokers in California, our FAIR Plan Commercial Wrap product acts as a companion policy to the California FAIR Plan, filling in the gaps to create a viable path to Special Form based coverage for commercial property owners. This difference in conditions wrap product is backed by Munich Re Specialty's A+ carriers, offering corresponding limits to FAIR Plan policy to give property owners more comprehensive coverage.

How it works

- Insured desires coverage beyond what the California FAIR Plan offers
- Munich Re Specialty deploys supplemental capacity, filling in the gaps between the FAIR Plan policy and Special Form based coverage
- Insured has comprehensive protection similar to the coverage afforded by a Special Form based commercial property policy

What clients receive

What the FAIR Plan provides:
- Basic coverage (fire, lightning, internal explosions)
- Limited enhancements available
- $20m coverage limit

What the FAIR Plan Commercial Wrap adds:
- Fills in the coverage gap between the FAIR Plan policy and Special Form based policies (for example: water damage, weight of ice and snow, or pipe freeze)
- Corresponding limits to FAIR Plan policy, up to $20m coverage limit

Wholesale brokers, contact us for more information on the Munich Re Specialty FAIR Plan Commercial Wrap product. Retail brokers, please **contact your wholesale broker for access.**

Coverage is being provided on a non-admitted business and may not be available in all circumstances.

Munich Re Specialty is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services.

For more information on Munich Re Specialty and its entities, including licensing, regulatory-required, and other information on the operating companies, please click here.

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