



October 15, 2013

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Homeowners Enhancement Policy Program (HE)

By Circular Letter to All Member Companies P-13-11 dated September 3, 2013, the Rate Bureau announced a revised Homeowners Enhancement (HE) Policy Program for use by all member companies in North Carolina. Following the introduction of the revised Policy Program several revisions have been approved by the Commissioner of Insurance. Attached is a list of the revisions.

These revisions become effective in accordance with the following Rule of Application:

These revisions are applicable to all new and renewal policies effective, on an optional basis, August 30, 2013; however, the revisions are effective on a mandatory basis for new and renewal policies effective on or after April 1, 2014.

Please make sure that this information is brought to the attention of interested personnel within your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachment

Homeowners Enhancement (HE) Policy Program Revisions

HE 00 07 07 13 revisions:

Under **Section I – Exclusions - 6. Nuclear Hazard** should read “.....set forth in ~~N.~~ **O.**
Nuclear Hazard Clause.....”.

Under **Section II – Liability Coverages – A.2.b.** should read “Provide a defense at ~~our~~ **our**
expense...”.

HE 32 20 07 13 revision:

Under **Section I – Property Coverages C.2.a(2)** should read 60 days in lieu of 30 days.

HE 32 21 07 13 revision:

Under **Section I – Property Coverages C.2.a(2)** should read 60 days in lieu of 30 days.