



NORTH CAROLINA RATE BUREAU
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August 27, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES
VIA E-MAIL

Re: Dwelling Policy Program

The Commissioner of Insurance has recently approved a revised WH 00 01 11 03 Acknowledgement of No Coverage for Windstorm or Hail designed for use in North Carolina with the Homeowners, Dwelling and Mobile Homeowners Policy Programs.

In that regard, please find attached the revised Acknowledgment of No Coverage for Windstorm or Hail - WH 00 01 11 03 which has been amended as a result of the revised DP 04 37 03 95.

This change becomes effective in accordance with the following Rule of Application.

This change becomes effective with respect to all new and renewal policies effective on or after November 15, 2003.

Please see to it that this circular is brought to the attention of all interested personnel in your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dp

Enclosure

P-03-20

**ACKNOWLEDGMENT OF NO COVERAGE FOR
WINDSTORM OR HAIL**

The undersigned policyholder or applicant acknowledges that the policy or application referenced on this form includes a windstorm or hail exclusion endorsement. This means that the policy or application *does not insure* for loss caused directly or indirectly by the peril of windstorm or hail. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. Direct loss by fire or explosion resulting from windstorm or hail damage is covered.

This Acknowledgment applies to any renewal, reinstatement, substitute, amended, altered, modified, transfer or replacement policy with this company or with any affiliated company. This Acknowledgment is valid and binding on all insureds and persons claiming benefits under the policy/application.

The undersigned also acknowledges that the property is located in an area eligible for coverage for the peril of windstorm or hail from the North Carolina Insurance Underwriting Association (also known as the "Beach Plan". Failure by the undersigned to apply for or obtain coverage for the peril of windstorm or hail through the Association (Beach Plan) does not alter the fact that there is no coverage for the peril of windstorm or hail under the policy/application referenced on this form.

_____	_____	
Name of Insurance Company	Policy/Application Number	
_____	_____	_____
A Policyholder/Applicant	Signature	Date
_____	_____	_____
Agent	Signature	Date