



**NORTH CAROLINA RATE BUREAU**  
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March 27, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES  
VIA E-MAIL

Re: Mobile Home Policy Program -  
MH(F)-54 Windstorm or Hail Exclusion

The Commissioner of Insurance has approved a revised Windstorm or Hail Exclusion Endorsement MH(F)-54 for use in North Carolina with the MH(F) Mobile Home Policy Program.

The attached Endorsement MH(F)-54 Windstorm or Hail Exclusion has been amended to eliminate the exception to the exclusion regarding Coverage D - Loss of Use when wind and hail is excluded from the Mobile Home Policy.

This change becomes effective with respect to all new and renewal policies effective on or after October 1, 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-03-5

Material with ~~Strikethrough~~ is deleted.

MH(F)-54  
(Ed. 4-03)  
North Carolina

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### **WINDSTORM OR HAIL EXCLUSION**

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**For a premium credit, we do not insure for loss caused directly or indirectly by 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 exclusion does not apply to Coverage D—Loss of Use.~~**

**All other provisions of this policy apply.**