



December 16, 2004

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: HO 2000 Policy Program
Historic Home Program Endorsements
HO 04 91 10 00 Coverage B - Other Structures
HO 32 25 10 04 Dwelling Under Construction

By Circular Letters to All Member Companies P-04-21 and P-04-22 dated December 15, 2004, the Rate Bureau announced revised Endorsements for the Historic Home Program and the addition of Endorsements HO 04 91 10 00 Coverage B - Other Structures Away From The Residence Premises and HO 32 25 10 04 Dwelling Under Construction - Theft Coverage.

It has been noted that there was a typographical error in the Rule of Application. The word **effective** was used in lieu of **written** in the Rule of Application for both Circular P-04-21 and P-04-22. It should read as follows:

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

This change becomes effective with respect to all new and renewal policies **written** on or after April 1, 2005.

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

P-04-24