



NORTH CAROLINA RATE BUREAU
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May 5, 2005

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Dwelling Policy Program
Spouse Access Endorsement
DP 32 01 06 05

The Commissioner of Insurance has recently approved a new Endorsement DP 32 01 06 05 Spouse Access Endorsement designed for use on an optional basis in North Carolina with the Dwelling Policy Program.

The new Endorsement DP 32 01 06 05 will allow the resident spouse access to the same policy information as the named insured.

In that regard, please find attached a copy of the approved Endorsement DP 32 01 06 05 Spouse Access Endorsement designed for use in connection with the Dwelling Policy Program.

It is proposed that these changes become 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 April 29, 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

Attachment

P-05-14

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPOUSE ACCESS – NORTH CAROLINA

CONDITIONS

The following condition is added:

SPOUSE ACCESS

The named insured and we agree that the named insured and resident spouse are customers for purposes of state and federal privacy laws. The resident spouse will have access to the same information available to the named insured.

The named insured may notify us that he/she no longer agrees that the resident spouse shall be treated as a customer for purposes of state and federal privacy laws, and we will not permit the resident spouse to access policy information.