

January 10, 2014

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 and P-13-16 dated December 20, 2013, the Rate Bureau announced a revised Homeowners Enhancement (HE) Policy Program and subsequent revisions for use by all member companies in North Carolina. Attached are further revisions as approved by the Commissioner. Please find attached a list of these 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.

Sincerely,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachment

P-14-1

## Homeowners Enhancement (HE) Policy Program Revisions

HE 00 07 07 13 revision:

Under **SECTION I – CONDITIONS – M. Mortgage Clause, 2.c.** is amended to read “.....Paragraphs **GF.** Appraisal, **IH.** Suite Against Us and **KJ.** Loss Payment under.....”.

HE 32 40 07 13 revision:

Under **SECTION I – PROPERTY COVERAGES – C.2.b. Self-storage Facilities,** is amended to read “.....”Blanket Property Limit” ~~limit of liability for Coverage C,~~ .....