August 27, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES
VIA E-MAIL

Re: Dwelling Policy Program
Windstorm or Hail Exclusion - North Carolina

The Commissioner of Insurance has recently approved a revised Windstorm or Hail Exclusion Endorsement DP 04 37 03 95 designed for use North Carolina with the Dwelling Policy Program.

The new endorsement DP 04 37 03 95 Windstorm or Hail Exclusion replaces the current DP 04 37 07 88 Windstorm or Hail Exclusion which is used when the windstorm or hail coverage is excluded from the policy. The new DP 04 37 03 95 eliminates the exception to the exclusion regarding Coverage D and if covered Coverage E - Additional Living Expense. In that regard, please click on the link to find a copy of the approved Endorsement DP 04 37 03 95 Windstorm or Hail Exclusion. If you are a current member of ISO and subscribe to ISOnet, you may use your current login. If you are a member of ISO and do not subscribe to ISOnet, please contact ISO customer service at 800-888-4476 to obtain information regarding a login. If you are not a member of ISO and do not subscribe to ISOnet, please e-mail the Rate Bureau at isonet@ncrb.org and we will provide you with information on how to access ISOnet. This service is available only to member companies of the Rate Bureau and is provided at no additional charge by ISO.

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-03-21