



October 20, 2004

Circular Letter to all Member Companies

Re: Endorsement NC 03 50 09 04
Amendment of Policy Provisions -
Spouse Access

The Commissioner of Insurance has approved an optional Endorsement NC 03 50 09 04 - Amendment of Policy Provisions - Spouse Access. This Endorsement has been approved for use on behalf of all member companies of the North Carolina Rate Bureau.

This Endorsement allows the resident spouse access to the same information as the named insured.

Enclosed is copy of Endorsement NC 03 50 09 04 - Amendment of Policy Provisions - Spouse Access.

With the approval of the Commissioner, this Endorsement becomes effective immediately for all new and renewal policies.

Please see to it that this information is brought to the attention of all appropriate personnel in your company.

Very truly yours,

Wayne B. Hinton

Automobile Manager

WBH:dp

Attachment

A-04-13

**AMENDMENT OF POLICY PROVISIONS
SPOUSE ACCESS**

The coverage provided by this endorsement is subject to all provisions of the policy and its endorsements which are not modified by this endorsement.

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

The following SPOUSE ACCESS provision is added to PART F - GENERAL PROVISIONS:

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.

SPOUSE ACCESS

The named insured and we agree that the named insured and resident spouse are "customers"