



**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

PO Box 8009 - Cary, NC 27512  
(919) 821-1299 - [www.ncjua-nciua.org](http://www.ncjua-nciua.org)

Earl And Patricia Kopriva  
4003 Alastaire Cv  
Leland, NC 28451-9676

**WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.**

To report a claim, using your policy number, visit <https://reportmynclaim.com/> from your computer or mobile device.

**WINDSTORM AND HAIL HOMEOWNERS POLICY**  
NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION  
P.O. Box 8009  
Cary, North Carolina 27512



## **WINDSTORM AND HAIL INSURANCE ONLY**

**THIS "POLICY" CONSISTS OF THIS POLICY JACKET AND THE ASSOCIATED DECLARATIONS, FORMS AND ENDORSEMENTS ISSUED, IF ANY.**

### **NOTICE OF NON-COVERAGE**

**WARNING: THIS PROPERTY INSURANCE POLICY DOES NOT PROTECT YOU AGAINST LOSSES FROM FLOODS, EARTHQUAKES, MUDSLIDES, MUDFLOWS OR LANDSLIDES. YOU SHOULD CONTACT YOUR INSURANCE COMPANY OR AGENT TO DISCUSS YOUR OPTIONS FOR OBTAINING COVERAGE FOR THESE LOSSES. THIS IS NOT A COMPLETE LISTING OF ALL OF THE CAUSES OF LOSSES NOT COVERED UNDER YOUR POLICY. YOU SHOULD READ YOUR ENTIRE POLICY TO UNDERSTAND WHAT IS COVERED AND WHAT IS NOT COVERED.**

**THIS IS AN ACTUAL CASH VALUE POLICY UNLESS OTHERWISE ENDORSED, AND MAY BE SUBJECT TO A COINSURANCE CLAUSE. THE POLICY IS SUBJECT TO A DEDUCTIBLE CLAUSE. YOU SHOULD REVIEW ALL PARTS OF YOUR POLICY CAREFULLY.**

### **NOTICE TO POLICYHOLDER**

This policy is a legal contract between you and us. All notices, process or other communications required by or in connection with the policy shall be given to the North Carolina Insurance Underwriting Association at its office in Cary, North Carolina identified below and in accordance with the terms of the policy.

This policy conforms with the laws for the State of North Carolina. Any questions you may have regarding claims under the policy, policy provisions or any servicing problem should be directed to:

1. Your insurance agent; or
2. North Carolina Insurance Underwriting Association  
Telephone (919) 821-1299 (toll free in N.C. only 1-800-662-7048)  
P.O. Box 8009  
Cary, North Carolina 27512

Your state insurance department, which has regulatory authority, also is ready to be of assistance to you in matters of insurance. Direct your inquiries to N.C. Department of Insurance, Consumer Division, 1201 Mail Service Center, Raleigh, N.C. 27699-1201. Telephone (919) 807-6750 or toll free (N.C. only) 1-800-546-5664.

Wherever the term "Company" appears in the policy, it shall be construed to apply to the North Carolina Insurance Underwriting Association.

**PLEASE READ YOUR POLICY CAREFULLY**

**YOUR HOMEOWNER POLICY QUICK REFERENCE**

**DECLARATIONS**

Your name  
Location of Insured Property  
Policy Period  
Coverages  
Amounts of Insurance  
Deductible

**SECTIONS OF THIS INSURING AGREEMENT**

AGREEMENT  
DEFINITIONS

Section I – Property Coverage  
Section I – Perils Insured Against  
Section I – Exclusion  
Section I - Conditions

Please note the Special Provisions-North Carolina (HW 32 32) Endorsement that is provided with your policy.

**IN WITNESS WHEREOF, this company has executed these presents.  
NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

*Gina Hardy*, General Manager

**NORTH CAROLINA  
HOMEOWNER WINDSTORM OR HAIL POLICY PROGRAM  
*NOTICE TO POLICYHOLDERS***

**NOTICE OF RATE CHANGE – NORTH CAROLINA**

The premium for this policy reflects changes in rates applicable to North Carolina placed into effect June 1, 2025, under the provisions of Articles 36 and 45, Chapter 58 of North Carolina General Statutes.

Your NCIUA policy premium is generated by the NCIUA's adoption of a new Base Rate determined by the North Carolina Rate Bureau and approved by the Department of Insurance effective June 1, 2025 for the Homeowner Windstorm and Hail Policy Program.

If your coverage and/or pricing are of concern, there may be other options that your Insurance Producer could discuss with you, such as optional policy forms and deductible modifications. You should direct any questions you have regarding this policy to the Producer listed on the Policy Declaration.

**This Notice to the Policyholder is only a summary for your information, and neither expands nor reduces coverage. The provisions of your policy and any attached endorsements govern coverage in the event of a loss.**



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**DECLARATIONS PAGE**

HOMEOWNERS 6  
UNIT-OWNERS  
WINDSTORM OR HAIL FORM

**NAMED INSURED/MAILING ADDRESS**

Earl and Patricia Kopriva  
4003 Alastaire Cv  
Leland, NC 28451-9676

**PRODUCER**

**Producer Code: 098544**  
Ashley Spine Insurance Services  
NC Farm Bureau  
PO Box 1987  
Leland, NC 28451-1987  
(910) 371-2111

**Policy HW00529324**

- New
- Renewal**
- Rewrite
- Amended Date:

**Policy Bill To: Insured**  
**Installments: Full Pay Direct**

**This is not a bill. Policy billing will be sent separately.**  
**This policy is not effective until premium payment is received by the NCIUA on or before 11/18/2025.**  
**If premium payment is not received on or before that date, then this policy will not become effective.**

<p><b>The described location covered by this policy is:</b> 4003 Alastaire Leland, NC 28451-9676</p>	<p><b>POLICY PERIOD:</b> <b>Effective Date: 11/18/2025</b> <b>Expiration Date: 11/18/2026</b></p> <p><b>The terms of this policy shall begin at 12:01 AM Eastern Standard Time at the address shown.</b></p>
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**Rating Info:**

Family Units	Occupied By	Protection Class	Year Built	Territory Code	Construction Type	Windstorm Mitigation
1	Primary	02	2013	160	Masonry Veneer	None

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. Coverage is provided where a premium or limit of liability is shown for the coverages.

**Member Insurer:** N.C. Farm Bureau Mutual Insurance Company  
If incorrect or changes required, please inform your Producer and the Association.

<b>SECTION I DEDUCTIBLES</b>	In case of loss we cover only that part of the loss over the deductible stated below:	
	All Perils	\$1,000

COVERAGES	LIMIT OF LIABILITY	PREMIUM
<b>SECTION I</b>		
Coverage A - Dwelling	\$6,400	\$14.00
Coverage C - Personal Property	\$50,000	\$95.00
Coverage D - Loss of Use	\$20,000	Included
<b>TOTAL POLICY PREMIUM</b>		<b>\$109.00</b>

Endorsements	Form Number and Edition
Jacket	HO JW 11 16
Windstorm or Hail Advisory Notice	NP 00 31 01 21
Notice of Rate Change	NP 00 10 06 25
Homeowners 6 - Unit Owners Windstorm or Hail Form	HW 00 06 02 16
Special Provisions - North Carolina	HW 32 32 01 21
Non-Assignability of Policy	PF 01 01 08 21
Minimum Earned Premium	PF 01 08 10 20
Personal Property Replacement Cost Loss Settlement	HO 04 90 05 11
Unit-Owners Coverage A Special Coverage	HW 32 34 08 18
Insert - North Carolina	HO 32 46 05 03
Home Sharing Exclusion - HW6	HW 32 49 01 19
Notice of Information Practices	RN 00 18 06 17