



**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

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

Thys And Ruth Wind  
3310 Woodward Pl  
Raleigh, NC 27607-6515

**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.**

# **WINDSTORM OR HAIL HOMEOWNERS POLICY**

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**

**P.O. Box 8009**

**Cary, North Carolina 27512**



## **WINDSTORM OR HAIL INSURANCE ONLY**

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

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

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**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



**NAMED INSURED/MAILING ADDRESS**

Thys and Ruth Wind  
3310 Woodward Pl  
Raleigh, NC 27607-6515

**PRODUCER**

**Producer Code: 158317**  
Kevin M Nelson Insurance Services Inc  
NC Farm Bureau  
1624 Live Oak St  
Beaufort, NC 28516  
(252) 728-4710

**Policy HW00426729-04**

- 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 02/12/2024.**  
**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> 101 Hamilton Ln Hubert, NC 28539-3423</p>	<p><b>POLICY PERIOD:</b> <b>Effective Date: 02/12/2024</b> <b>Expiration Date: 02/12/2025</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	Secondary	04	1997	140	Frame	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 Other Perils	\$5,000	
	Named Storm	1% / \$6,723	

COVERAGES	LIMIT OF LIABILITY	PREMIUM
<b>SECTION I</b>		
Coverage A - Dwelling	\$672,300	\$4,241.00
Coverage B - Other Structures	\$67,230	Included
Coverage C - Personal Property	\$268,920	Included
Coverage D - Loss of Use	\$134,460	Included
<b>TOTAL POLICY PREMIUM</b>		<b>\$4,241.00</b>

Endorsements	Form Number and Edition
Jacket	HO JW 11 16
Windstorm or Hail Advisory Notice	NP 00 31 01 21
Homeowners 3 - Windstorm or Hail Form	HW 00 03 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
Special Roof Endorsement	PF 01 11 08 23
Named Storm Percentage Deductible - North Carolina	HO 03 63 06 12
Personal Property Replacement Cost Loss Settlement	HO 04 90 05 11
Home Sharing Exclusion - HW3	HW 32 44 01 19
Insert - North Carolina	HO 32 46 05 03
Notice of Information Practices	RN 00 18 06 17
Residential Windstorm Mitigation Credits	RN 00 19 06 19

Mortgagee(s)/Lienholder(s)		
Name	Address	Loan Number
Bank of America NA ISAOA ATIMA	PO BOX 961291 Fort Worth, TX 76161-0291	101113698

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**SPECIAL ROOF COVERAGE, IBHS FORTIFIED HOME™  
DESIGNATION “FORTIFIED ROOF – HURRICANE – NEW  
ROOF” AND LIMITED CERTIFIED EVALUATOR COST  
COVERAGE FOR TERRITORIES 110,120,130,140,150 & 160 ONLY  
HO 00 02, HO 00 03, HO 00 08, HW 00 02, HW 00 03  
HW 00 08, WH D0 01, WH D0 02 AND WH D0 03  
COVERAGE FOR TERRITORIES 110 & 120 ONLY  
DP 00 01 AND DP 00 02**

**INTRODUCTION**

FORTIFIED Home™ is an engineering and building standard developed by the Insurance Institute for Business & Home Safety (IBHS) to mitigate wind-related hurricane damage. The program also includes evaluation and inspection requirements to ensure the technical standards are properly implemented, resulting in the designation of a home as meeting the FORTIFIED Home requirements. The maximum coverage limit provided by **Coverage A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement is \$5,000. The maximum coverage limit provided by **Coverage B. Limited IBHS Certified Evaluator Cost** of this endorsement is \$600.

**COVERAGE**

**A. FORTIFIED Roof – Hurricane – New Roof.**

1. If (1) the amount of a “covered loss” to the roof covering of the dwelling on the “residence premises” shown on the declarations is greater than 50% of the replacement cost value of the entire roof covering, (2) the roof sheathing on that dwelling is (or was immediately prior to the loss) a minimum of 7/16-inch OSB or plywood, and (3) that dwelling is not (or was not immediately prior to the loss) on an unreinforced dry stacked foundation or is otherwise ineligible for FORTIFIED Home Review as defined by IBHS, then this endorsement may apply at the option of the insured.

For forms **HO 00 02, HO 00 03, HW 00 02, HW 00 03, DP 00 02 not endorsed by DP 04 76, DP 00 03, WH D0 02 not endorsed by DP 04 76, and WH D0 03**, the following paragraph 2. applies:

2. When the coverage provided by this endorsement applies and the insured opts to invoke the coverage provided by this endorsement, the Association will pay (1) the costs of the materials and labor, (2) the costs of the initial inspection and assessment, and (3) the costs of the verification inspection(s) necessary to obtain the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof.**" The insured will be responsible for arranging and coordinating the roof replacement work, as well as the inspections, assessments and verifications required by IBHS.

For Forms **HO 00 08, HW 00 08, DP 00 01, DP 00 02 endorsed by DP 04 76, WH D0 02 endorsed by DP 04 76, and WH D0 01**, the following paragraph 2. applies:

2. When the coverage provided by this endorsement applies and the insured opts to invoke the coverage provided by this endorsement, the Association will pay (1) the increased costs of the materials and labor necessary to obtain the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof.**" (2) the costs of the initial IBHS inspection and assessment, and (3) the costs of the verification inspection(s) necessary to obtain the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof.**" The insured will be responsible for arranging and coordinating the roof replacement work, as well as the inspections, assessments and verifications required by IBHS. Nothing in this paragraph 2. is intended to change the actual cash value loss settlement provisions of the policy, other than to pay the IBHS costs as referenced above in this paragraph 2., subject to the \$5,000 maximum coverage limit of this endorsement.

## **B. Limited IBHS Certified Evaluator Cost**

If (1) the coverage provided by **A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement does not apply, (2) you replace the entire roof covering of the dwelling on the "residence premises" shown on the declarations to the "**FORTIFIED Roof – Hurricane – New Roof**" standard during the policy period and (3) you obtain the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof**" from IBHS, then upon submittal of proof of that designation to us, we shall pay up to \$600 for the direct expense that you incur for the services of an IBHS certified evaluator. This is additional insurance and is the most we will pay for the total of all costs or expenses that you incur associated with obtaining the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof**". No deductible applies to this coverage.

## **DEFINITIONS**

With respect to the coverage provided by this endorsement, "covered loss" means a loss occurring during the policy period that is caused by a Peril Insured Against that is not otherwise excluded by any other exclusion, provision or condition of the policy.

## **SPECIAL CONDITIONS**

The following special condition applies only to **COVERAGE A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement:

In addition to the requirements of the Loss Settlement and Replacement Cost provisions of this policy, the insured must submit proof of the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof**" to the Association upon completion of the designation process. After submittal of this IBHS designation, we will only pay the lesser of (1) the sum of the costs of the materials and labor, of the initial inspection and assessment, and of the verification inspection(s) necessary to obtain the IBHS designation "**FORTIFIED Roof – Hurricane – New Roof**" or (2) \$5,000. The maximum coverage limit provided by **COVERAGE A. FORTIFIED Roof – Hurricane – New Roof** of this endorsement is \$5,000.

All other provisions of the policy apply.