



**NORTH CAROLINA  
INSURANCE UNDERWRITING ASSOCIATION**  
**COASTAL PROPERTY INSURANCE POOL**  
**NORTH CAROLINA  
JOINT UNDERWRITING ASSOCIATION**  
**FAIR PLAN**

September 1, 2022

**COASTAL PROPERTY INSURANCE POOL AND FAIR PLAN**

**Consumer Report A Loss System**

NCIUA and NCJUA consumers are now able to report a loss directly to the Associations either through our website or by using the link <https://reportmyncclaim.com/>.

**Coverage Options Available**

1. Additional Living Expense for Dwelling up to 20%
2. Ordinance or Law Coverage for Dwelling
3. Ordinance or Law Coverage for Commercial

**DP 32 19 - Windstorm or Hail Miscellaneous Properties - North Carolina**

For all Dwelling and Dwelling Wind or Hail policies, wind or hail coverage is excluded for specific property located outside of the building such as fences, signs, pools, and greenhouses.

Wind or hail coverage for specific property located outside of the building can be added back with endorsement DP 32 19 (Windstorm or Hail Miscellaneous Properties).

Please contact Vita Wooten at [Vita.Wooten@ncjua.com](mailto:Vita.Wooten@ncjua.com) if you would like a listing of your Dwelling and Dwelling Wind or Hail policies to ensure that all your customers who need wind or hail coverage for specific property located outside of the building have DP 32 19 on their policy.

**Valuation**

With rising costs of construction and increasing home values, it is important to encourage your customers to insure their property at the appropriate value. Prior to hurricane season, the Associations sent letters to policyholders reminding them to review their Coverage A - Building values.

**Internet Browser**

Effective June 2022, Microsoft ended support and stopped publishing updates for the Internet Explorer desktop application. Certain features on our systems may no longer function with this browser.

## **FAIR PLAN ONLY**

### **Commercial Business Income**

The FAIR Plan is pleased to announce that Business Income is now available for new and renewal Commercial policies effective 8/1/2022. If your customer requests coverage for policies in effect prior to 8/1/2022, please contact your underwriter.

## **COASTAL PROPERTY INSURANCE POOL ONLY**

### **Coverage Options Available**

1. HO 32 34 - Amends HO 00 06 to Special Form
2. HO 04 35 or HW 04 35 - Supplemental Loss Assessment Coverage
3. Increased limits for Ordinance or Law Coverage for Homeowners and Homeowners Wind

### **Homeowners and Homeowners Wind Rate Change**

The North Carolina Rate Bureau implemented a Homeowners and Homeowners Wind rate change. The Coastal Property Insurance Pool adopted this change effective July 1, 2022.

### **2022 Strengthen Your Roof Grant Program**

The Coastal Property Insurance Pool is pleased to announce the launch of the 2022 Strengthen Your Roof Grant Program for eligible policyholders in the Outer Banks and Barrier Islands (territories 110 and 120).

### **2022 Strengthen Your Coastal Roof Grant Program**

The Coastal Property Insurance Pool plans to launch a grant program for eligible policies in the remaining Coastal territories (130, 140, 150 and 160) later this fall.