

NCJUA/NCIUA Mitigation Credit General Instructions

- The Mitigation Credits are only available for those policies written effective May 1, 2011 or later. If you wish a credit to apply on a policy written effective prior to May 1, 2011, it will need to be cancelled and rewritten with the submission of a new application effective May 1, 2011 or later.
- New applications may not be quoted via the Dynamic Web for Mitigation Credits, but you may refer to the available credits links provided to determine the applicable credits for the various mitigation features.
- Mitigation Credits are only available in the 18 coastal counties of North Carolina
 - Personal Lines Territories 5, 6, 7, 8, 42, 43, 48, 49 or 52
 - Commercial Lines Group II Territories 2 or 3
- The Mitigation Advisory Notices to Policyholders RN 00 19 and/or RN 00 20 will be sent annually upon continuation by the Associations.
- The Advisory Notices to Policyholder for Residential (RN 00 19) and Commercial (RN 00 20) are available for viewing on the provided links in the Mitigation Section of this Website that outline the credits and required documentation to allow the various options.
- The Associations will not allow any credit prior to receiving the required documentation as outlined on the Advisory Notices RN 00 19 and/or RN 00 20 for the applicable lines of business and territories.
- Any approved Mitigation Credit will be effective the date required documentation is provided the Association.
- The Commercial Mitigation Supplement (AP 20) is available via the link provided in the Mitigation Section of this Website.
- Mitigation Credits are not available for Contents only policies in any Line of Business.
- IBHS stands for: Institute for Business and Home Safety®
- IBHS Safer Living Mitigation Credit requires a Copy of the Inspection from IBHS and is good for the life-time of the policy.
- The balance of the IBHS Mitigations Credits for Bronze, Silver and Gold require a copy of the initial inspection from IBHS and recertification every five (5) years. The credit will be removed at the end of the five (5) year term without documentation of recertification.
- IBHS Inspectors may be obtained by viewing the link provided in the Mitigation section of this Website.
- Any approved Mitigation Credit will appear on the Endorsements section of the Policy Declaration page and is reflected in the overall premium charged.