

**BEACH PLAN**  
**ALTERNATIVE PROCEDURES TO EXPEDITE PROCESSING APPLICATIONS**  
**ON DWELLING AND CERTAIN COMMERCIAL PROPERTIES.**

(This Supplemental Application – Producer’s Inspection Report is also required for Windstorm and Hail Only policies  
written in either the Beach or Seacoast areas)

TO: North Carolina Insurance Underwriting Association  
PO Box 8009  
Cary, NC 27512

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

NCIUA File No.: \_\_\_\_\_  
(If known)

1. Name of Applicant: \_\_\_\_\_

2. Location of Property: \_\_\_\_\_  
\_\_\_\_\_ NC Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

(Note: If located within boundaries of approved Rural Fire District, show above)

3. Construction: \_\_\_\_\_ Frame \_\_\_\_\_ Other (show type) Roof: \_\_\_\_\_ Approved \_\_\_\_\_ Unapproved \_\_\_\_\_  
Approx. Year of Construction: \_\_\_\_\_ Approx. Total Area (all floors): \_\_\_\_\_ (Commercial)-Enclosed Area \_\_\_\_\_  
(Habitational) Living Area: \_\_\_\_\_ Porches: \_\_\_\_\_ Attached Decks: \_\_\_\_\_  
Is building located within 150’ of normal high tide? Yes \_\_\_\_\_ No \_\_\_\_\_

4. Occupancy (Show each type of occupant in building): \_\_\_\_\_

5. Endorsements Applicable: \_\_\_\_\_

**ITEMS 6 & 7 MUST BE ANSWERED IF FIRE INSURANCE IS DESIRED** (see Item 10 on back)

6. Rating classification:

A. Dwelling or Commercial Protection Class at property location \_\_\_\_\_

(Note: Some municipalities have split Protection Classes, which the proper class depends upon distance from hydrant and fire department response time. The correct Protection Class is required.)

B. Commercial: Fire Class Rate CSP Code: \_\_\_\_\_ or Risk ID#: \_\_\_\_\_

C. Seasonal: \_\_\_\_\_ Yes \_\_\_\_\_ No

7. Other Structures (See reverse Item 9 for definition) show insurable value:

Walkways (including steps to beach): \$ \_\_\_\_\_ Garage: \$ \_\_\_\_\_ Gazebo: \$ \_\_\_\_\_

Deck (separate from Dwelling): \$ \_\_\_\_\_ Other (specify): \_\_\_\_\_ \$ \_\_\_\_\_

Many “Other Structures” are not covered for windstorm and hail damage unless specifically listed on the Policy Declarations page. Refer to the DP-3232 (Peril 2.b.) for specific details regarding structures not covered for windstorm and hail. To buy back windstorm and hail coverage on these other structures, they must be listed: \_\_\_\_\_

8. I hereby certify that the above indicated building is located in the “Beach Area” of North Carolina as defined in General Statute 58-45-5 (See Item 2 on reverse). Or, if for Windstorm and Hail Only coverage the indicated building is located in either the Beach, or Seacoast Territories of North Carolina.

Date of Inspection: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
(Signature of Producer)

**ATTACH RECENT ORIGINAL  
PHOTOGRAPH HERE  
(FRONT ANGLE)**

**IMPORTANT: SEE INSTRUCTIONS ON REVERSE SIDE**

## INSTRUCTIONS

1. These alternative procedures to expedite processing of Applications are applicable to all Habitational Property, and to all Commercial property constructed since January 1, 1975. The Association reserves the right to make its own inspection of any property (other than Dwelling) before providing immediate coverage.
2. “Beach Area”, as defined in General Statute 58-45-5 (2), means all of the area of the State of North Carolina, South and East of the Inland Waterway from the South Carolina line to Fort Macon (Beaufort Inlet); thence South and East of Core, Pamlico, Roanoke and Currituck Sounds to the Virginia line, being those portions of land generally known as the Other Banks. “Coastal Area” means all of that area of the State of North Carolina as defined by G.S. 58-45-5 (2.a), comprising the following counties: Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell and Washington. “Coastal Area” does not include the portions of these counties that lie within the Beach Area.
3. This Supplemental Application-Producer’s Inspection Report must be submitted together with the Basic Beach Plan Application. This supplemental application is also required for Windstorm and Hail Only policies written in either the Beach or Seacoast Areas. If structure was commenced after January 1, 1970, a Certificate of Building Code Compliance must conform to requirement as indicated in Item 14 of the Basic Application.
4. All applicable items in this Supplemental Application-Producer’s Inspection Report and in the Basic application must be completed. Incomplete Applications cannot be processed and will be returned to the Producer. A satisfactory photograph, taken at a front angle, showing two full sides, must be attached. This photograph must be taken within the past three months and may not be a clipping from a magazine or rental brochure. (Photocopies are also NOT accepted as the clarity is not sufficient for us to evaluate the property.) Please indicate on the back of the photograph the date taken and the property location so that if it becomes detached, we can match it with the proper file.
5. Actual Cash Value is defined for insurance purposes as the replacement cost less appropriate allowance for depreciation, if any. ACV is not necessarily the same as the “sale price” or the “fair market” value of improvements.
6. The underwriting standards of the Plan require that the amount of insurance requested, together with other insurance, must be within reasonable relationship to the actual cash value of the property involved.
7. The net premium (gross premium less 10% Producer’s commission) may be remitted with this Supplemental Application. See Beach Plan manual of Rules and Procedures, Payment of Premiums.
8. THIS IS NOT A BINDER - Coverage will not be automatically provided. If the risk is acceptable, the Producer will be so notified. When the total required net premium, indicated in Item 7 above, has been received in the office of the Association, prior to the date the Association determines that the risk is acceptable, the insurance will become effective on the date of acceptance. Otherwise, upon acceptance, the insurance will become effective in accordance with policy provisions on the day following the date the Association receives the total premium.
9. OTHER STRUCTURES are any structures on the described location separate from the Dwelling by clear space or by an uncovered walkway. As the policy does not cover some of these items for Windstorm and Hail damage, the proper premium must be collected before coverage can be provided. Refer to the DP-0001, DP-0002 and DP-3232 for specific policy provisions. Examples are: walkways, gazebos, any steps (other than dwelling steps) and decks that are separate from the main dwelling.
10. Items 6 & 7 MUST be answered when fire insurance is desired. They do not have to be answered when only Windstorm or Hail coverage is desired; however, answering them will not affect that coverage. If a Windstorm and Hail only insured wishes to obtain fire insurance through the Association, these items (6 & 7) will have to be answered before the coverage can be switched.