



**NORTH CAROLINA  
INSURANCE UNDERWRITING ASSOCIATION**  
**BEACH PLAN**  
**NORTH CAROLINA  
JOINT UNDERWRITING ASSOCIATION**  
**FAIR PLAN**

**IMPORTANT NCIUA NEWS**

December 1, 2004

Effective December 1, 2004, the NC Commissioner of Insurance has approved the Association's filing recommending the Beach Plan provide a \$3 million commercial property limit per location (building).

**Key Points:**

- **The limit change applies to Beach Plan only. The FAIR Plan maximum limit remains \$2.5 million.**
- **The limit combines building and business personal property exposures, the same as currently exists.**
- **Blanket and Reporting coverages are still not available through the Plan.**
- **Policyholders can request the increased limit by endorsement effective 12-01-04 and after.**

**If you have any questions, please contact the Underwriter for your area.**

**Lee E. Dunn, Jr.**  
**Underwriting Manager**