

**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**  
**CERTIFICATE OF ESSENTIAL PROPERTY INSURANCE**  
**(Applicable to Beach and Coastal Areas)**

**A COPY OF THE ESSENTIAL PROPERTY DECLARATIONS, AN ACORD CERTIFICATE OF INSURANCE OR THIS CERTIFICATE MUST BE SUBMITTED TO APPLY FOR WINDSTORM & HAIL INSURANCE**

The North Carolina Insurance Underwriting Association cannot, by law, provide Windstorm & Hail insurance unless it is provided a certificate, properly completed and signed, that Essential Property Insurance {as defined by G.S. 58-45-35(e)}, written by a licensed insurer, is in force. "Essential Property Insurance", as defined by G.S. 58-45-5(4), means insurance against direct loss to property as defined in the standard statutory fire policy and extended coverage, vandalism and malicious mischief endorsements thereon, as approved by the Commissioner."

If the Essential Property Insurance policy listed below is terminated or cancelled and you are unable to replace the coverage through a licensed insurer, you may be eligible for Essential Property Insurance through the North Carolina Joint Underwriting Association (FAIR Plan) or the North Carolina Insurance Underwriting Association (Beach Plan). You should contact your Agent or the Associations for details.

Owner of Property to be Insured: \_\_\_\_\_  
Location of Property to be Insured: \_\_\_\_\_  
\_\_\_\_\_

Name of Insurance Company providing Essential Property Insurance: (If the Essential Property Carrier required completion of a Form F Application, Windstorm and Hail coverage is not available through the NCIUA.)

Company Underwriting Office: \_\_\_\_\_  
Telephone Number: (\_\_\_\_) \_\_\_\_\_ Name of Underwriter: \_\_\_\_\_  
Policy Number: \_\_\_\_\_ Inception Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Expiration Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

(The Windstorm & Hail Policy and the Wrap Around Policy must be as concurrent as possible. Exception: The Association reserves the right to require a different deductible than the Essential Property Carrier. A Short Term Policy will be written to satisfy the date concurrency requirement.)

Amount of Essential Property Insurance in Force: Building: \$ \_\_\_\_\_ Personal Property: \$ \_\_\_\_\_  
Essential Property Policy's Deductible \$ \_\_\_\_\_ Commercial Only-Business Income: \$ \_\_\_\_\_

Residential Wind Driven Rain Coverage Desired? \_\_\_ Yes \_\_\_ No (check one) This coverage is not available in Commercial Property. Residential Wind Driven Rain Coverage is only available if the essential carrier's policy would not have excluded Wind Driven Rain, and is applicable to building coverage only. A copy of the essential carrier's policy is needed for proof of coverage if that policy is other than HE-7, HO-3 or DP-3.

If Essential Property Policy is written on Commercial Form, show Fire Class Rate CSP Code: \_\_\_\_\_

Essential Policy's Applicable Basic Policy Form(s): \_\_\_\_\_

Replacement Cost Provided (check one) \_\_\_ Yes \_\_\_ No Building; \_\_\_ Yes \_\_\_ No Personal Property  
(Note: Replacement Cost on Personal Property is not available over a Dwelling Fire Policy)

Dwelling is (check one): \_\_\_ Primary Location \_\_\_ Secondary Location

Does this Essential Property Insurance Policy include "Write Your Own" flood coverage? (check one) \_\_\_ Yes \_\_\_ No  
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I certify that the policy referenced above is in force at this time.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_