



**NORTH CAROLINA  
INSURANCE UNDERWRITING ASSOCIATION**

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**COASTAL PROPERTY INSURANCE POOL**

August 2023

Re: Policy number:

Dear Policyholder,

The policy referenced above currently has endorsement DP 32 04 or HO 32 04 that provides additional coverage towards an IBHS FORTIFIED Roof™ if your roof is being replaced due to a covered loss. This endorsement has a premium associated with it.

The North Carolina Insurance Underwriting Association (NCIUA) has developed an endorsement (PF 01 11 08 23 – Special Roof Coverage, IBHS FORTIFIED Home™) that mirrors the benefits of the DP 32 04 or HO 32 04 and will be attached to your policy at no cost. You recently received a letter from the NCIUA with a copy of this endorsement.

Because the NCIUA endorsement provides the same benefits at no cost, your policy will be endorsed to remove the existing endorsement and add the free endorsement.

If your policy is on an installment plan and has an outstanding balance, the refund will be applied to your next installment. However, if no balance is due, the refund will be mailed to you.

NCIUA wants to work with our policyholders to improve the resilience of our coastal communities, one home at a time.

If you have any questions, please contact our Underwriting Department at 800-662-7048.

Sincerely,

North Carolina Insurance Underwriting Association

CC:

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751 Corporate Center Drive, Suite 200, Raleigh, North Carolina 27607  
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