



**NORTH CAROLINA  
INSURANCE UNDERWRITING ASSOCIATION**

**COASTAL PROPERTY INSURANCE POOL**

August 2023

Re: **Policy Reference:**

**ENDORSEMENT PF 01 11 08 23  
SPECIAL ROOF COVERAGE, IBHS FORTIFIED HOME™ DESIGNATION “FORTIFIED ROOF-  
HURRICANE – NEW ROOF” AND LIMITED CERTIFIED EVALUATOR COST COVERAGE  
COVERAGE FOR TERRITORIES 110 & 120 ONLY  
HO 00 02, HO 00 03, HO 00 08, HW 00 02, HW 00 03, HW 00 08, DP 00 01, DP 00 02, WH D0 01,  
WH D0 02 AND WH D0 03  
COVERAGE FOR TERRITORIES 130, 140, 150 & 160 ONLY  
HO 00 02, HO 00 03, HO 00 08, HW 00 02, HW 00 03, HW 00 08, WH D0 01, WH D0 02 AND  
WH D0 03**

Dear Policyholder:

The North Carolina Insurance Underwriting Association (NCIUA) wants to work with our policyholders to improve the resilience of our coastal communities, one home at a time. To support that goal, NCIUA is adding a **FREE** endorsement (PF 01 11 08 23) to your policy that provides coverage to assist you in obtaining an IBHS FORTIFIED Roof™. Your roof provides the first line of defense against severe weather. A FORTIFIED roof is designed with extra protection and reinforcements to withstand high winds, hail, and other severe weather conditions. With an IBHS FORTIFIED Roof™, properties will be better protected before, during, and after a severe weather event.

FORTIFIED is a nationally recognized building method developed through extensive field and lab research of structural damage caused by wind. A FORTIFIED roof that meets the standards of the Insurance Institute for Business & Home Safety (IBHS) can give you the peace of mind that comes from knowing your home is structurally resilient and can better withstand severe weather.

The endorsement is effective for covered losses occurring on or after August 1, 2023 and provides coverage to assist you in obtaining an IBHS FORTIFIED Roof™, subject to policy terms and conditions and subject to IBHS eligibility and requirements for the FORTIFIED roof designation.

With Endorsement PF 01 11 08 23, if you suffer a significant roof claim and the adjuster’s investigation determines that your roof needs to be replaced, NCIUA will pay the extra costs, up to \$5,000, to install an IBHS FORTIFIED Roof™. If you elect to replace your roof for general maintenance purposes, with no roof claim, NCIUA will pay up to \$600 for a FORTIFIED Evaluator to assist you in obtaining a FORTIFIED Roof™.

**PO Box 8009 Cary, North Carolina, 27512  
751 Corporate Center Drive, Suite 200, Raleigh, North Carolina 27607  
(919) 821-1299 Toll Free: (800) 662-7048**

### **What does a FORTIFIED roof mean to you?**

- **Strength:** Your roof will perform better in the face of severe weather.
- **Savings:** You will qualify for insurance premium discounts.
- **Increased value:** Your active FORTIFIED designation, and its unique ID number, remain with your property and enhances your home's resale value.
- **Affordable:** The costs to upgrade to a FORTIFIED roof are minimal compared to the benefits.
- **Security:** You will take comfort in the knowledge that your home is built to some of the highest standards available, protecting your loved ones and possessions.

A FORTIFIED roof system can be installed by your chosen contractor, working in tandem with trained IBHS Evaluators. When an IBHS trained roof contractor installs a FORTIFIED Roof™, the contractor will utilize high wind-rated roof coverings, install a sealed roof deck system that will reduce the potential for water entering the home through the roof by 90%, install roof mounted vents (if applicable) that are designed to prevent water intrusion, and double the strength of your home's roof decking by re-nailing it with ring shank nails. In addition, all FORTIFIED Roof™ installations are verified by a trained FORTIFIED Evaluator who works with the contractor to document each phase of your project.

The coverage provided under endorsement PF 01 11 08 23 is effective August 1, 2023 and is attached for your review.

### **Getting Started After You Experience Significant Damage to Your Roof**

- If you have a claim, report it to your agent or NCIUA as soon as possible.
- An adjuster will visit and evaluate your roof damage. If your roof qualifies for replacement, a FORTIFIED Evaluator will assess the roof to determine your eligibility.
- If you are eligible and if you select to install a FORTIFIED roof, you may use your own contractor or an IBHS FORTIFIED contractor. A list of IBHS FORTIFIED contractors is available to you upon request.
- A FORTIFIED Evaluator will help you throughout the entire process to get the desired FORTIFIED designation.
- IBHS will review your repair documentation. If compliant, you will receive your property's official designation and NCIUA will pay the contractor for the additional costs, up to \$5,000, for installing a FORTIFIED roof.

### **NCIUA Partnership: Assistance to Strengthen Your Home When You Replace Your Roof**

- If you have not suffered damage requiring a roof replacement and you desire to replace your roof, contact NCIUA for information on how to strengthen your home with a FORTIFIED roof and how to receive the \$600 FORTIFIED Evaluator benefit.

For additional information, please contact NCIUA at (919) 821-1299 or 1-800-662-7048.

**This letter is only a summary of Endorsement PF 01 11 08 23 for your general information. As always, the provisions of your policy and any attached endorsements govern coverage in the event of a covered loss.**

cc:

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