



**NORTH CAROLINA JOINT UNDERWRITING ASSOCIATION**  
**NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION**  
 POST OFFICE BOX 8009 • CARY, NORTH CAROLINA 27512  
 919-821-1299 • www.ncjua-nciua.org

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 COMMERCIAL WINDSTORM & HAIL  
 CONTINUATION DECLARATION  
 DECLARATIONS EFFECTIVE 08/17/20

POLICY NUMBER	POLICY PERIOD		EFFECTIVE TIME AT THE DESCRIBED LOCATION	PRODUCER'S CODE
	FROM	TO		
CW3505173	08/17/2020	03/17/2021	12:01 A.M. STANDARD TIME	266903
NAMED INSURED AND MAILING ADDRESS			PRODUCER:	PHONE : (252)-457-9300
MONTERAY SHORES PUD HOMEOWNERS ASSOCIATION INC PO BOX 206 COROLLA NC 27927			TOWNE INSURANCE AGENCY LLC DBA SOUTHERN INSURANCE AGENCY 501 HUNT CLUB DRIVE STE A COROLLA NC 27927	

COVERAGE PROVIDED THROUGH: NORTH CAROLINA INSURANCE UNDERWRITING ASSOCIATION

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 THIS CONTINUATION OF COVERAGE APPLICATION AND DECLARATION PROVIDES INFORMATION ABOUT YOUR POLICY. IF APPLICABLE, BUILDING LIMITS HAVE BEEN UPDATED TO REFLECT BUILDING COST INDEX INCREASES. IF ANY CHANGES TO LIMITS, COVERAGES, ESSENTIAL CARRIER, DEDUCTIBLE, ETC. ARE DESIRED, YOU MUST CONTACT YOUR INSURANCE AGENT PRIOR TO PREMIUM DUE DATE. IF YOU DO NOT HAVE AN INSURANCE PRODUCER PLEASE CONTACT THE ASSOCIATION.

THE ASSOCIATION WILL PROVIDE THE INSURANCE DESCRIBED IN THIS CONTINUATION OF COVERAGE APPLICATION AND DECLARATION IN RETURN FOR THE PREMIUM AND COMPLIANCE OF ALL APPLICABLE PROVISIONS OF THE POLICY.

YOUR PAYMENT OF PREMIUM IS CONSIDERED A REAPPLICATION FOR COVERAGE AND IS A REPRESENTATION THAT THERE HAVE BEEN NO SUBSTANTIAL CHANGES TO OCCUPANCY OR CONDITION OF THE PROPERTY. IF THE PROPERTY IS VACANT OR UNOCCUPIED YOU MUST CONTACT YOUR INSURANCE AGENT (OR THE ASSOCIATION'S OFFICE IF YOU DO NOT HAVE AN INSURANCE PRODUCER) TO CONFIRM COVERAGE ELIGIBILITY. ANY MISREPRESENTATION OR WILLFUL CONCEALMENT OF A MATERIAL FACT OR CIRCUMSTANCE MAY VOID THE POLICY BACK TO THE INCEPTION.

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 COVERAGE WRITING RESTRICTIONS MAY APPLY TO EXPIRED OR CANCELED POLICIES IF THERE IS A NAMED STORM LOCATED WITHIN THE COORDINATES OF LONGITUDES 65 DEGREES WEST AND 85 DEGREES WEST, AND LATITUDES 20 DEGREES NORTH AND 37 DEGREES NORTH, IF YOUR PREMIUMS HAVE NOT BEEN PAID TO THE ASSOCIATION.

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 TOTAL POLICY PREMIUM ..... \$3,332.00  
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 ESSENTIAL PROPERTY INSURER : CINCINNATI INS GROUP  
 (If incorrect or changes please inform the Association.)  
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