

**First Community Insurance Company**  
**North Carolina Homeowners Wind Guidelines**

**New Business**  
**Effective Date: August 2016**

**Wind Eligibility**

**Beach Area in the following counties (Territories 7 and 8) are eligible for X-Wind only: Hyde, Currituck, Dare, New Hanover, Brunswick, Pender, Onslow, and Carteret.**

<b>Territory</b>	<b>Wind Permitted</b>	<b>Wind Age Limits</b>	<b>X-Wind Age Limits</b>	<b>Construction Type</b>	<b>Minimum Coverage A</b>	<b>Exceptions</b>
7-8 (Beach)	No (HO3)	NA	X-Wind Only 0-75 yrs	All Construction Types	\$150,000	Send to Underwriting
7-8 (Beach)	Yes (HO4 & HO6)	0-75 yrs	0-75 yrs	All Construction Types	NA	Send to Underwriting

**Exposure Moratorium - No New Business permitted in the following zip code(s) due to unacceptable concentration of exposure. - 28461**