

First Community Insurance Company
South Carolina Homeowners Wind Guidelines

New Business

Effective Date: August 2016

Wind Eligibility

This is not a substitute for the underwriting manual. Consult the general rules of the manual for additional information or contact Bankers Underwriting.

Wind Pool	Wind Permitted	Wind Age Limits	X-Wind Age Limits	Construction Type	Minimum Coverage A	Exceptions
Wind Pool 1	No (HO3)	NA	X-Wind Only 0-75 Yrs	All Construction Types	\$150,000	Send to Underwriting
Wind Pool 1	Yes (HO4 & HO6)	0-75 Yrs	0-75 Yrs	All Construction Types	NA	Send to Underwriting

Exposure Moratorium - No new Business permitted for Wind or X-Wind in the zipcode(s) listed due to unacceptable concentration of exposure. - 29909 & 29910