



November 6, 2008

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Mobile Home MH(F) Policy Program
MH(F) 300 Special Provisions Endorsement

The Commissioner of Insurance has recently approved revisions to the attached MH(F) 300 – Special Provisions Endorsement which is designed for use on a mandatory basis in North Carolina with the Mobile Home Policy Program.

The revised MH(F) 300 includes language under Section I and II Conditions – Duties After Loss extending the time that a proof of loss must be sent to an insurer whenever a state of disaster is proclaimed or declared in North Carolina. (NC General Statute 58-2-46)

The revised MH(F) 300 – Special Provisions Endorsement becomes effective in accordance with the following Rule of Application:

This revision becomes effective with respect to all new and renewal policies effective on or after May 1, 2009.

Please see to it that this circular is brought to the attention of all interested personnel in your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachments

P-08-21

SPECIAL PROVISIONS

SECTION I - CONDITIONS

2. Your Duties After Loss

The following is added to the end of Paragraph e:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located within the geographic area designated in the disaster proclamation or declaration, this 60 day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation or 45 days, whichever is later.

SECTION II - EXCLUSIONS

Under item 1. Coverage E - Personal Liability and Coverage F - Medical Payment to Others, the following exclusion is added to all Forms:

- g. arising out of sexual molestation, corporal punishment or physical or mental abuse.

SECTION II - ADDITIONAL COVERAGES

Under item 1. Claim Expenses the following paragraph is added:

- e. prejudgment interest awarded against any insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

SECTION II – CONDITIONS

3. Duties After Loss

The following is added to the end of Paragraph d.:

However, if a state of disaster is proclaimed or declared for the State of North Carolina or for an area within the state in accordance with North Carolina law and the covered property that has sustained loss is located within the geographic area designated in the disaster proclamation or declaration, this 60 day period shall not commence until the expiration of the disaster proclamation or declaration, including all renewals of the proclamation or 45 days, whichever is later.

All other provisions of this policy apply.

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