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June 4, 1997

JERRY OF HAMRICK
Workers Compression Missager

DAVIDE STYK, JR Accounting Manager

CHARLES B TAYLOR
Possool Locs Masago

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Blanket Property Limit Endorsement and Property Coverage Enhancement Endorsement Homeowners Enhancement Policy Program

The North Carolina Commissioner of Insurance has approved the attached Blanket Property Limit Endorsement HE-40 (5-97) and the Property Coverage Enhancement Endorsement HE-45 (5-97) for optional use in North Carolina with the Homeowners Enhancement Policy Program (HE-7).

The Blanket Property Limit Endorsement (1) is designed to duplicate the coverage afforded under the Blanket Property Limit Endorsement HO 00 03 (Ed. 5-95) when attached to the Homeowners Policy; and (2) provides a blanket property limit of liability for all covered property under Section 1 of the HE-7 Policy.

The Property Coverage Enhancement Endorsement includes several coverages/enhancements that are currently part of the approved Link Plus Policy Program. There is a \$20.00 charge for this Endorsement.

These Endorsements are approved for use on an optional basis by all member companies as of May 28, 1997.

Please see to it that all interested company personnel are informed of these changes.

Very truly yours,

F. Timothy Lucas

Personal Lines Supervisor

FTL:dp

Enclosures