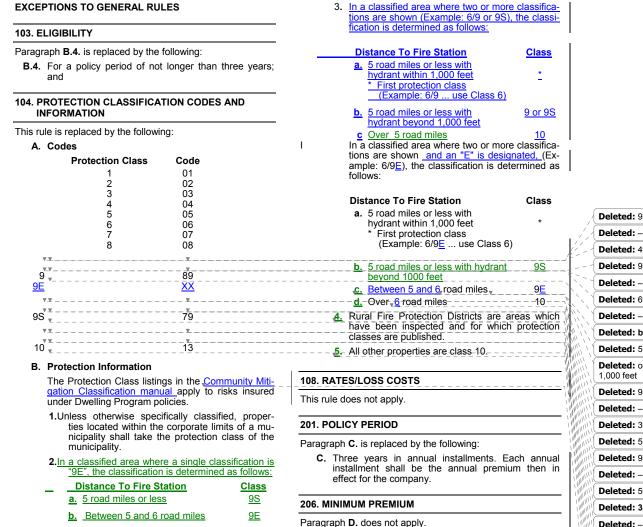
DWELLING POLICY PROGRAM MANUAL EXCEPTION PAGES

NORTH CAROLINA (32)



302. VANDALISM AND MALICIOUS MISCHIEF -DP 00 01

The following is added:

Does not affect coding.

The 30 day limit of vacancy may be extended. The charge for the additional period of vacancy shall be based on the difference between the premiums for vacant and non-vacant buildings, and shall be figured pro rata for the period allowed in the endorsement.

Use Endorsement **DP 04 40** Vandalism and Malicious Mischief Vacancy.

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406. DEDUCTIBLES

The first three paragraphs of this rule are replaced by the following:

All policies are subject to a deductible that applies to loss from all perils, except Earthquake. A separate deductible type applies to Earthquake Coverage.

Refer to the Earthquake Coverage rule for the applicable deductible provision.

Paragraph **B.1.** is replaced by the following:

E ---- Deleted: 3rd Edition 12-97

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