



Kimbrell Insurance Group
Personal Lines Division



NORTH CAROLINA

H03 ♦ H08 ♦ H04 ♦ H06
High-Value Homeowners
Personal Umbrella
Boatowners

www.kimbrellcompany.com

Updated 4/6/10



Territory A -

Remainder of State

Territory B -

Coastal Counties of Beaufort, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrell & Washington

| Cov A | PC 1-4 | | PC 5-7 | | PC 8-9 | |
|---------|--------|-------|--------|-------|--------|-------|
| | M | F | M | F | M | F |
| 50,000 | 509 | 636 | 636 | 663 | 761 | 897 |
| 55,000 | 523 | 654 | 654 | 683 | 780 | 917 |
| 60,000 | 539 | 674 | 674 | 702 | 800 | 936 |
| 65,000 | 554 | 693 | 693 | 722 | 819 | 956 |
| 70,000 | 570 | 713 | 713 | 741 | 839 | 975 |
| 75,000 | 586 | 732 | 732 | 761 | 858 | 995 |
| 80,000 | 601 | 752 | 752 | 780 | 878 | 1,014 |
| 85,000 | 617 | 771 | 771 | 800 | 897 | 1,034 |
| 90,000 | 632 | 791 | 791 | 819 | 917 | 1,053 |
| 95,000 | 648 | 810 | 810 | 839 | 936 | 1,073 |
| 100,000 | 664 | 830 | 830 | 858 | 956 | 1,092 |
| 105,000 | 679 | 849 | 849 | 878 | 1,002 | 1,146 |
| 110,000 | 695 | 869 | 869 | 897 | 1,050 | 1,200 |
| 115,000 | 710 | 888 | 888 | 917 | 1,098 | 1,256 |
| 120,000 | 726 | 908 | 908 | 936 | 1,146 | 1,310 |
| 125,000 | 742 | 927 | 927 | 956 | 1,194 | 1,365 |
| 130,000 | 757 | 947 | 947 | 975 | 1,242 | 1,419 |
| 135,000 | 773 | 966 | 966 | 995 | 1,289 | 1,470 |
| 140,000 | 788 | 986 | 986 | 1,014 | 1,337 | 1,529 |
| 145,000 | 804 | 1,005 | 1,005 | 1,034 | 1,383 | 1,583 |
| 150,000 | 820 | 1,025 | 1,026 | 1,053 | 1,433 | 1,638 |
| 160,000 | 860 | 1,076 | 1,077 | 1,106 | 1,505 | 1,646 |
| 170,000 | 904 | 1,130 | 1,121 | 1,161 | 1,580 | 1,659 |
| 180,000 | 949 | 1,187 | 1,176 | 1,220 | 1,658 | 1,742 |
| 190,000 | 996 | 1,245 | 1,235 | 1,280 | 1,742 | 1,829 |
| 200,000 | 1,046 | 1,308 | 1,296 | 1,344 | 1,829 | 1,920 |
| 210,000 | 1,078 | 1,347 | 1,335 | 1,385 | 1,884 | 1,977 |
| 220,000 | 1,110 | 1,388 | 1,376 | 1,427 | 1,940 | 2,037 |
| 230,000 | 1,144 | 1,430 | 1,416 | 1,469 | 1,998 | 2,099 |
| 240,000 | 1,177 | 1,472 | 1,458 | 1,512 | 2,058 | 2,162 |
| 250,000 | 1,213 | 1,517 | 1,503 | 1,559 | 2,120 | 2,226 |
| 260,000 | 1,249 | 1,562 | 1,548 | 1,605 | 2,184 | 2,292 |
| 270,000 | 1,286 | 1,608 | 1,595 | 1,653 | 2,249 | 2,361 |
| 280,000 | 1,326 | 1,658 | 1,641 | 1,703 | 2,316 | 2,432 |
| 290,000 | 1,366 | 1,707 | 1,691 | 1,754 | 2,387 | 2,505 |
| 300,000 | 1,406 | 1,758 | 1,742 | 1,806 | 2,457 | 2,580 |

| Cov A | PC 1-4 | | PC 5-7 | | PC 8-9 | |
|---------|--------|-------|--------|-------|--------|-------|
| | M | F | M | F | M | F |
| 50,000 | 585 | 713 | 689 | 765 | 895 | 995 |
| 55,000 | 616 | 752 | 710 | 789 | 913 | 1,014 |
| 60,000 | 635 | 774 | 731 | 813 | 930 | 1,034 |
| 65,000 | 652 | 795 | 751 | 835 | 948 | 1,053 |
| 70,000 | 672 | 819 | 774 | 860 | 965 | 1,073 |
| 75,000 | 689 | 840 | 794 | 882 | 983 | 1,092 |
| 80,000 | 708 | 864 | 816 | 907 | 1,000 | 1,112 |
| 85,000 | 726 | 885 | 836 | 929 | 1,018 | 1,131 |
| 90,000 | 745 | 909 | 859 | 954 | 1,035 | 1,151 |
| 95,000 | 763 | 930 | 879 | 977 | 1,053 | 1,170 |
| 100,000 | 782 | 954 | 902 | 1,002 | 1,071 | 1,190 |
| 105,000 | 792 | 966 | 913 | 1,014 | 1,123 | 1,248 |
| 110,000 | 819 | 999 | 944 | 1,049 | 1,177 | 1,308 |
| 115,000 | 836 | 1,020 | 964 | 1,071 | 1,230 | 1,367 |
| 120,000 | 856 | 1,044 | 987 | 1,096 | 1,284 | 1,427 |
| 125,000 | 873 | 1,065 | 1,006 | 1,118 | 1,338 | 1,487 |
| 130,000 | 892 | 1,088 | 1,028 | 1,142 | 1,391 | 1,545 |
| 135,000 | 910 | 1,110 | 1,049 | 1,166 | 1,445 | 1,605 |
| 140,000 | 929 | 1,133 | 1,070 | 1,189 | 1,499 | 1,665 |
| 145,000 | 947 | 1,155 | 1,091 | 1,213 | 1,551 | 1,724 |
| 150,000 | 966 | 1,178 | 1,113 | 1,236 | 1,605 | 1,784 |
| 160,000 | 1,014 | 1,236 | 1,166 | 1,296 | 1,685 | 1,872 |
| 170,000 | 1,064 | 1,298 | 1,224 | 1,361 | 1,769 | 1,965 |
| 180,000 | 1,117 | 1,362 | 1,285 | 1,428 | 1,858 | 2,064 |
| 190,000 | 1,173 | 1,431 | 1,349 | 1,499 | 1,951 | 2,168 |
| 200,000 | 1,231 | 1,502 | 1,418 | 1,575 | 2,048 | 2,276 |
| 210,000 | 1,268 | 1,547 | 1,461 | 1,623 | 2,110 | 2,345 |
| 220,000 | 1,306 | 1,593 | 1,504 | 1,671 | 2,172 | 2,414 |
| 230,000 | 1,346 | 1,641 | 1,548 | 1,721 | 2,238 | 2,487 |
| 240,000 | 1,386 | 1,691 | 1,596 | 1,773 | 2,304 | 2,561 |
| 250,000 | 1,427 | 1,740 | 1,643 | 1,826 | 2,375 | 2,639 |
| 260,000 | 1,470 | 1,793 | 1,693 | 1,881 | 2,445 | 2,717 |
| 270,000 | 1,514 | 1,847 | 1,743 | 1,937 | 2,519 | 2,799 |
| 280,000 | 1,560 | 1,902 | 1,796 | 1,995 | 2,595 | 2,883 |
| 290,000 | 1,606 | 1,959 | 1,850 | 2,055 | 2,672 | 2,969 |
| 300,000 | 1,654 | 2,018 | 1,905 | 2,117 | 2,753 | 3,059 |

FINANCING

Premium financing offered through AAC dba Atlantic Credit Corporation: (800) 924-6745 Online: aac.financepro.com

\$100.00 fee applies to each account. 5% tax applies to the base premium.

(800) 849-3271 • Fax (800) 354-3573



UNDERWRITING GUIDELINES

- A minimum of \$75.00 per square foot required.
- Signed ACORD application required.
- Dwellings over 35 years of age must have replaced all of the following within the past 25 years: roof, hot water heater, and HVAC.
- Risks with swimming pools (no diving boards, slides, etc.) must have self-locking gate and fence at least 4ft. in height. Policy will include swimming pool exclusion rider.
- No risks with trampolines accepted.
- No rentals; Seasonal secondary homes eligible at 20% surcharge. Seasonal secondary homes located outside a residential subdivision must have active central station alarm system in order to qualify.
- Applicants with more than 2 losses refer to underwriter.
- Bankruptcies, liens, & judgements refer to underwriter.
- Applicants uninsured for more than 30 days must be referred to underwriter.
- Foundations must be covered.
- No tar and gravel or tin roofs (modern metal acceptable).
- No Risks in PC 10.
- No woodburning stoves, space heaters, oil furnaces, or baseboard heat. Central heat is required. Window air conditioning units insured on an ACV basis.
- No business pursuits.
- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans not eligible. Animal exclusion endorsement will be attached to all policies.
- No mobile or modular homes.
- No vacant dwellings.

COVERAGES & LIMITS

| | |
|-------------------------------|--|
| Coverage A Dwelling | Minimum \$50,000 Maximum \$300,000 |
| Coverage B Other Structures | 5% of Coverage A |
| Coverage C Personal Property | 25% of Coverage A |
| Coverage D Loss of Use | 10% of Coverage A |
| Coverage E Personal Liability | \$100,000 Each Occurrence |
| Coverage F Medical Payments | \$2,000 Each Person / \$10,000 Each Accident |

DEDUCTIBLES

| | |
|--------------------|--|
| Territory A | \$1,000 All Other Perils (including Wind/Hail) |
| Territory B | \$1,000 All Other Perils |

Wind/Hail deductible will apply as follows:

Distance to Ocean

| | |
|---------------|------------------|
| 2 - 10 miles | 2% of Coverage A |
| 10 - 20 miles | 1% of Coverage A |
| 20+ miles | \$1,000 |

DEDUCTIBLE CREDITS

| | |
|--------------------------|------------|
| \$1,500 All Other Perils | 5% credit |
| \$2,500 AOP | 10% credit |
| \$5,000 AOP | 15% credit |

5% Wind Deductible 10% credit
(Wind deductible cannot be less than AOP deductible chosen)

Contact underwriting for a competitive ex-wind quote

OPTIONAL COVERAGES

| | |
|---|---|
| Replacement Cost Personal Property (available on Primary and Secondary dwellings) | Add: 10% to base |
| Increase Other Structures to 10% | Add: \$35.00 |
| Increase Personal Property to 40% of Coverage A | Add: \$50.00 |
| Increase Personal Liability to \$300,000 | Add: \$50.00 |
| Additional Residence Rented to Others (1 - 2 family) | For each additional residence Add:\$35.00 |

CREDITS

| | |
|--|-----------|
| Central Station Alarm - credit available to primary residences only (current certificate required for binding) | 5% credit |
|--|-----------|

\$100.00 fee applies to each account. 5% tax applies to the base premium.

(800) 849-3271 ♦ Fax (800) 354-3573

UNDERWRITING GUIDELINES

- Signed ACORD application required.
- Dwellings older than 35 years of age are ineligible unless substantially renovated within the last 20 years.
- No rentals; Seasonal and secondary homes eligible.
- Risks with swimming pools (no diving boards, slides, etc.) must have self-locking gate and fence at least 4ft in height. Policy will include swimming pool exclusion rider.
- No risks with trampolines accepted.
- Roofs and hot water heaters must be replaced within 20 years.
- No woodburning stoves, space heaters, oil furnaces, or baseboard heat.
- No Risks in PC 10.
- No business pursuits.
- No open foundations.
- No tar and gravel or tin roofs.
- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans not eligible.
- Animal exclusion endorsement will be attached to all policies.
- No vacant dwellings.

COVERAGES & LIMITS

| | |
|---------------------------------|------------------------------------|
| Coverage A | 100% Actual Cash Value of Dwelling |
| Coverage B Other Structures | \$1,000 |
| Coverage C Personal Property | 25% of Coverage A |
| Coverage D Add'l Living Expense | 10% of Coverage A |
| Coverage E Personal Liability | \$50,000 (Add \$50 for \$100,000) |
| Coverage F Medical Payments | \$500 |

DEDUCTIBLES

| | |
|--|--|
| Territory A | \$1,000 All Other Perils including Wind/Hail |
| Territory B | \$1,000 All Other Perils |
| <i>Wind/Hail deductible will apply as follows:</i> | |
| 2 - 10 miles to ocean | 2% of Coverage A |
| 10 - 20 miles to ocean | 1% of Coverage A |
| 20+ miles to ocean | \$1,000 |
| <i>Ex-Wind</i> | Contact underwriting for a competitive quote |

FINANCING

Premium financing offered through AAC dba Atlantic Credit Corporation: (800) 924-6745 Online: aac.financepro.com

Territory B - Coastal Counties of Beaufort, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrell & Washington

Territory A - Remainder of State

| Amount | PC 1 - 6 | | PC 7 | | PC 8 | | PC 9 | |
|-----------|----------|-------|-------|-------|-------|-------|-------|-------|
| | Ter B | Ter A | Ter B | Ter A | Ter B | Ter A | Ter B | Ter A |
| 40-42,999 | 1,032 | 781 | 1,088 | 824 | 1,239 | 939 | 1,754 | 1,329 |
| 43-45,999 | 1,053 | 798 | 1,112 | 843 | 1,269 | 961 | 1,799 | 1,363 |
| 46-48,999 | 1,074 | 814 | 1,133 | 858 | 1,290 | 978 | 1,829 | 1,385 |
| 49-51,999 | 1,100 | 833 | 1,167 | 884 | 1,331 | 1,008 | 1,884 | 1,428 |
| 52-54,999 | 1,131 | 856 | 1,190 | 901 | 1,358 | 1,029 | 1,920 | 1,455 |
| 55-57,999 | 1,157 | 876 | 1,235 | 935 | 1,409 | 1,068 | 1,994 | 1,510 |
| 58-60,999 | 1,199 | 908 | 1,263 | 956 | 1,439 | 1,090 | 2,036 | 1,543 |
| 61-63,999 | 1,236 | 936 | 1,317 | 998 | 1,500 | 1,136 | 2,126 | 1,610 |
| 64-66,999 | 1,283 | 971 | 1,347 | 1,020 | 1,538 | 1,165 | 2,175 | 1,648 |
| 67-69,999 | 1,341 | 1,016 | 1,409 | 1,068 | 1,607 | 1,218 | 2,276 | 1,730 |
| 70-72,999 | 1,374 | 1,041 | 1,451 | 1,098 | 1,650 | 1,250 | 2,329 | 1,770 |
| 73-75,000 | 1,448 | 1,096 | 1,521 | 1,153 | 1,736 | 1,315 | 2,454 | 1,859 |

\$100.00 fee applies to each account. 5% tax applies to the base premium.

(800) 849-3271 ♦ Fax (800) 354-3573

Homeowner's HO-6

Kimbrell Insurance Group



"A" Rated Carrier

State of North Carolina

(includes Quake, Flood, Wind/Hail, Wind Driven Rain & RC on Contents)

UNDERWRITING GUIDELINES

- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans not eligible.
- Animal exclusion endorsement will be attached to all policies.
- No barrier islands.

COVERAGES & LIMITS

| | | |
|------------|------------------------|-------------------|
| Coverage A | Building & Alterations | \$5,000 |
| Coverage C | Personal Property | up to \$75,000 |
| Coverage D | Loss of Use | 25% of Coverage C |
| Coverage E | Personal Liability | \$300,000 |
| Coverage F | Medical Payments | \$1,000 |
| Other | Loss Assessment | \$5,000 |

OPTIONAL COVERAGES

| | |
|--|-----------------------------|
| Coverage A over \$5,000 (max \$25,000) | \$20 per additional \$1,000 |
| Increase Liability to \$500,000 | Add: \$50.00 |
| Increase Loss of Use to 40% Cvg C | Add: \$150.00 |
| Delete Liability Coverage | Deduct: \$50.00 |

DEDUCTIBLE

\$1,000

FINANCING

Premium financing offered through:

AAC dba Atlantic Credit Corporation: (800) 924-6745

Online: aac.financepro.com

Producer Information

Agency Name: _____
 Agency Address: _____

 Phone: _____ Fax: _____
 Producer Submitting Risk: _____

 (Producer's Signature)

 (Insured's Signature)

Territory A: Coastal Counties of Beaufort, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrell & Washington

Territory B: Remainder of State

(PC 9: Refer to Underwriter)

| Cvg C | Territory A Frame/Brick | AAA | Territory B |
|--------|----------------------------|-------|-------------|
| 10,000 | 450 | 380 | 331 |
| 15,000 | 575 | 450 | 345 |
| 20,000 | 700 | 531 | 454 |
| 25,000 | 825 | 663 | 564 |
| 30,000 | 950 | 816 | 643 |
| 35,000 | 1,080 | 921 | 782 |
| 40,000 | 1,200 | 1,050 | 851 |
| 45,000 | 1,320 | 1,178 | 956 |
| 50,000 | 1,460 | 1,304 | 1,060 |
| 55,000 | 1,580 | 1,320 | 1,128 |
| 60,000 | 1,700 | 1,512 | 1,231 |
| 65,000 | 1,820 | 1,637 | 1,332 |
| 70,000 | 1,960 | 1,751 | 1,433 |
| 75,000 | 2,080 | 1,865 | 1,534 |

COVERAGES

| | | |
|-------------------------|---|-----------|
| Coverage A | \$5,000 or increased limit: (\$25,000 max) \$ | _____ |
| Coverage C | \$ | _____ |
| Coverage D (circle one) | 25% Cvg C | 40% Cvg C |
| Loss Assessment | | \$5,000 |
| Coverage E (circle one) | \$0 | \$300,000 |
| Coverage F | | \$1,000 |
| Deductible | | \$1,000 |

Add \$60.00 policy fee plus tax to obtain total premium

Named Insured: _____
 Mailing Address: _____
 Condo Name: _____ County: _____
 911 Street Address: _____ Zip: _____
 Unit #: _____ Yr. Constructed: _____ Protection Class: _____ Construction: (circle one) Frame Brick AAA
 Floor #: _____ Occupancy: (circle one) Owner Tenant Policy Period From: _____ To: _____
 Mortgagee: _____
 Prior Carrier: _____ New Purchase? _____
 Please list all Claims: _____
 Buildings 20+ Years, List Updates: Roof: _____ Heating: _____ Electrical: _____ Plumbing: _____

OPTIONAL COVERAGE PREMIUM CALCULATIONS:

| | |
|---|------------------------------|
| Coverage A: \$ _____ (\$20.00 per \$1,000) | Additional Premium: \$ _____ |
| Loss of Use: (circle) 25% Cvg C 40% Cvg C (if 40% Cvg C, add \$150) | Additional Premium: \$ _____ |
| Liability: (circle) \$0 \$300,000 \$500,000 (if \$0, subtract \$50; if \$500,000, add \$50) | Additional Premium: \$ _____ |

_____ + _____ - _____ + _____ + \$60.00 = _____
 Base Premium Options Credits 5% Tax Policy Fee Total Premium



"A" Rated Carrier

State of North Carolina

(includes Quake, Wind/Hail, & RC on Contents)

UNDERWRITING GUIDELINES

- No mobile homes
- No student housing
- No risks with two (2) or more prior theft losses.
- Homes with Rottweilers, Pit Bulls, Chows, or Dobermans, not eligible.
- Animal exclusion endorsement will be attached to all policies.

COVERAGES & LIMITS

- Coverage C \$10,000 - \$40,000
- Loss of Use 20% Coverage C
- Liability \$100,000
- Medical Payments \$500
- Burglary (on premises) \$2,000

Coverage in lieu of theft

DEDUCTIBLE

\$1,000

100% Minimum earned premium applies - No premium financing

| Cvg C | Inland | | Beach/Coast* | |
|---------------|--------|------|--------------|-------|
| | PC 1-8 | PC 9 | PC1-8 | PC 9 |
| 10,000 | 325 | 406 | 390 | 488 |
| 20,000 | 374 | 468 | 455 | 569 |
| 25,000 | 455 | 569 | 540 | 674 |
| 30,000 | 488 | 609 | 631 | 788 |
| 35,000 | 553 | 691 | 728 | 910 |
| 40,000 | 682 | 853 | 813 | 1,016 |

* Coastal Counties of Beaufort, Brunswick, Camden, Carteret, Chowan, Columbus, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrell & Washington

PRODUCER INFORMATION

Agency Name: _____
 Agency Address: _____
 Phone: _____ Fax: _____
 Producer Submitting Risk: _____

 (Producer's Signature)

 (Insured's Signature)

Name of Insured: _____
 Address: _____
 City/State/Zip: _____
 Mailing Address (if different): _____
 Policy Period From: _____ To: _____ 12:01 A.M. Standard Time
 Prior Carrier: _____ Cancelled/Non-Renewed? _____ If yes, explain: _____
 Any losses in the past 3 years? _____ List and explain any losses even if not covered by a policy of insurance: _____

Protection Class: _____ Coverage C Limit: _____ Yr. Built: _____ Construction (circle one): AAA Frame Brick

| | | | | | | |
|----------|---|----------|---|------------|---|---------------|
| \$ _____ | + | \$ _____ | + | \$60.00 | = | \$ _____ |
| Premium | | 5% Tax | | Policy Fee | | Total Premium |

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