



Kimbrell Insurance Group
Personal Lines Division



NORTH CAROLINA

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

www.kimbrellcompany.com

Updated 9/21/09



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 older than 35 years of age are ineligible unless substantially renovated within the last 20 years.
- 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: 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.
- Roofs and hot water heaters must be replaced within 20 years.
- 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
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\$100.00 fee applies to each account. 5% tax applies to the base premium.

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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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