South Carolina Wind and Hail Underwriting Association PO Box 407 Columbia, SC 29202 PRST STD US Postage PAID Permit # 1 Greenville, NC

Insured Street Address City State Zip

## READ CAREFULLY - RENEWAL CONDITIONS OF YOUR POLICY REQUIRE ACTION

Your coverage for wind and hail insurance is being provided by the South Carolina Wind and Hail Underwriting Association (SCWHUA). SCWHUA is a residual property plan designed to assist South Carolina property owners in the coastal areas who have difficulty obtaining wind and hail insurance.

The current insurance policy covering the perils of wind and hail expires on the date below. The policy will not be automatically renewed. A new application for insurance is required to be submitted to SCWHUA annually.

The Association policy provides coverage for a one year period and a new application must be submitted annually by your broker/agent. A broker/agent must for contacted for representation and submission of the application.

Each policy should be reviewed carefully with your insurance representative to evaluate your property values and coverages. The insurance limits should be sufficient to meet insurance-to-value requirements.

The premiums for SCWHUA policies tend to be higher than those charged by private insurance companies for similar or better coverages. It may be advantageous to discuss with your insurance representative what steps might be taken to assist you in finding insurance in the standard market.

**CONTACT YOUR BROKER/AGENT IMMEDIATELY** IF YOU DESIRE COVERAGE FOR ANOTHER YEAR. If a new application is not received,, all coverage will terminate on the expiration date of your current policy.

***	EXPIRATION DATE:
	POLICY NUMBER:
	INSURED:
	BROKER/AGENT: