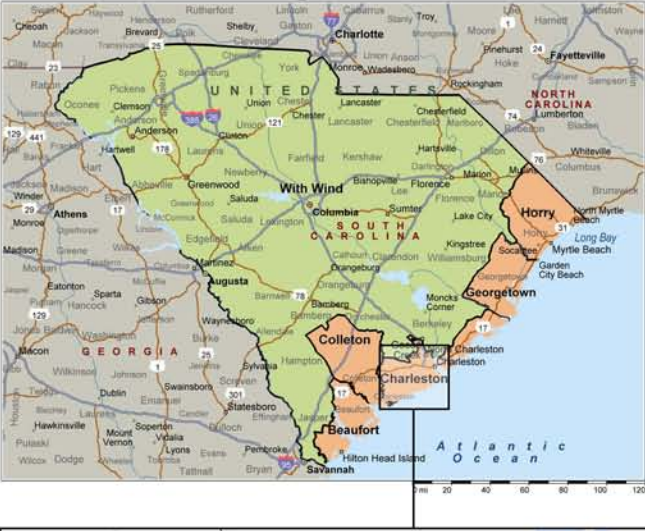


Charleston County

Universal policies are written without wind coverage in wind zones.



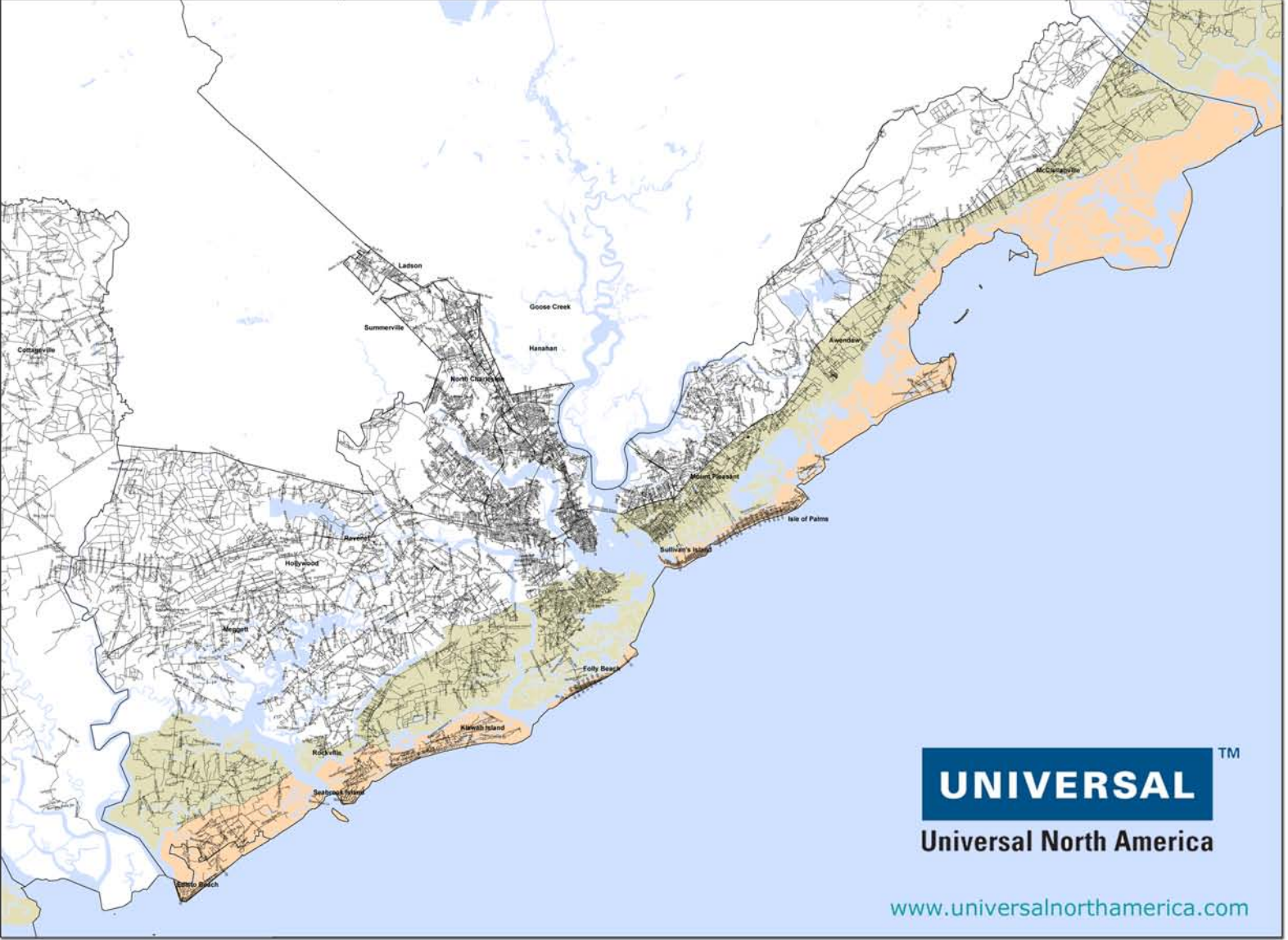
Wind Zone 1 Boundaries

In Charleston county, the portion of Edisto Island which is east of Peters Point Road and Point of Pines Road, Edingsville Beach, Kiawah Island, Botany Bay Island, Folly Island, Seabrook Island, Morris Island, and all areas north of the city of Charleston which are east of the west bank of the intracoastal waterway.

Wind Zone 2 Boundaries*

(1) the portion of Edisto Island which is west of Peters Point Road and Point of Pines Road (2) the portion of James Island which is east of the west bank of the James Island Creek (3) the portion of John's Island which is east of Exchange Road which becomes Plow Ground Road to Hoopstick Island Road to Church Creek (4) the portion of Wadmalaw Island which is east of Roseville Road to west of Cherry Point Road to Maybank Highway to Brigger Hill Road (5) all areas north of the City of Charleston which are east of U.S. Highway 17 and west of the intracoastal waterway.

* Added to windpool as of June 1, 2007



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