CoastLine™
A product by LineUnderwriters*

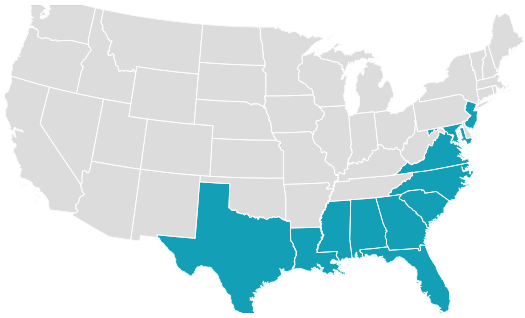
E&S Coastal Business Owners Policy Appetite Guide

Covered Perils: Wind & Hail, All Other Perils, General Liability

Deductibles: variable based on class, construction, year built and distance to coast

- Wind & Hail: 1% | 2% | 5% | 10%
- Named Storm *(per building)*: 1% | 2% | 3% | 5% | 10%
- All Other Perils: $2,500 | $5,000 | $7,500 | $10,000

Coverage Map



Click to See Open Counties

Limits (Maximum Bldg/BPP - $5M TIV)

Building	Owner Occupied	$250,000 - $5,000,000
	Tenant Occupied	$0 - $5,000,000
	Lessors Risk	$250,000 - $5,000,000
Business Personal Property *(includes Tenant Improvements & Betterments)*	Owner Occupied	No minimum
	Tenant Occupied	No minimum
	Lessors Risk	Not required
Business Income *(annual/per month)*		$120,000/$10,000 | $300,000/$25,000 | $600,000/$50,000 | $1.2M $100,000
General Liability *(Occurrence/Aggregate/Products Completed Ops) (may vary by class)*		$2M / $4M / $4M
Damage to Premises Rented		$100,000 *(included)*
Medical Expense		$5,000 *(included)*

Click to go to General Eligibility Guidelines

Lessors Risk

Payroll *(maximum)*	**Sales** *(maximum)*
$2M	$20M - All Locations | $10M single location
✓ Single occupancy LRO (select the applicable class of the building occupant/tenant)	✓ Multiple occupancy LRO - Office building with restaurant - use restaurant regardless of % of total floor area - Office building or strip center other than restaurant - use largest occupant classification (by square footage)

Special conditions: must be an eligible class to qualify | no residential occupancy | multiple occupancy LRO all tenants must be an eligible class (does not apply if tenant incidental exposure is <10% of total floor area)

Business Owners Insurance is a product offered through CoastLine, which is part of the LineUnderwriters division of Velocity Risk Underwriters. Velocity Risk Underwriters ("Velocity Risk") is a series of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. Velocity Risk works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License # 0G97516). Velocity Risk also offers claims administrative services which are managed by Velocity Claims, LLC, our world class claims operation, through various third-party claims organizations. ©2026 Ryan Specialty, LLC

E&S BOP Appetite Guide

Contractors

Liability Limits	Payroll *(maximum)*	Square Footage CAP	Sales *(maximum)*
$1M/$1M/$1M	$2M	50K	$20M account | $5M location *(up to 30% may be subcontracted costs)*

✓	Air Conditioning Systems or Equipment - sales, installation, and service/repair	✓	Appliance and Accessories - installation and service/repair
✓	Carpentry - Interior only *(3 stories or less)*	✓	Carpet, Rug, Furniture or Upholstery Cleaning *(customer's premises only)*
✓	Ceiling or Wall Installation - Metal *(other than metal should be classified as drywall/wallboard installation, wood is ineligible)*	✓	Door, Window, or Assembled Millwork Installation - Metal *(other than metal should be classified as Carpentry) (no overhead or garage doors)*
✓	Driveway, Parking Area or Sidewalk Repair - paving/repaving *(no clearing of right-of-way, rock excavation, filling or grading of land)*	✓	Drywall or Wallboard Installation
✓	Electrical Work *(interior only) (no high voltage work {over 480 volts} or work with utility company substations distribution or transmission lines)*	✓	Fence Installation
✓	Floor Covering Installation *(no ceramic tile or stone)*	✓	Furniture / Fixtures Installation *(in offices or stores only)*
✓	Glass Dealers & Glaziers - sales and installation *(includes bending, grinding, beveling or silvering of plate glass)*	✓	Heating and Air Conditioning Systems or Equipment - sales and installation *(no liquefied petroleum gas (LPGs))*
✓	House Furnishings Installation *(includes incidental upholstery and floor covering)*	✓	Interior Decorators
✓	Landscape Gardening *(no tree services, removal, or excavation)*	✓	Lawn Sprinkler Installation
✓	Masonry *(shop only)*	✓	Painting *(interior & exterior - 3 stories or less)*
✓	Paper Hanging	✓	Plastering or Stucco Work
✓	Plumbing *(commercial and residential)*	✓	Refrigeration Systems or Equipment - sales, installation and repair *(commercial only)*
✓	Residential Cleaning Services	✓	Siding Installation *(3 stories or less) (wood siding is ineligible)*
✓	Sign Painting or Lettering *(interior only - no spray painting)*	✓	Tile, Stone, Marble, Mosaic, or Terrazzo work *(interior only)*
✓	Window Cleaning *(3 stories or less)*		

Special Conditions: no violations/fines in the last 3 years | hired and non-owned auto is not available

Ineligible: businesses that use cranes within their operation | businesses that install, repair, or service hot tubs or pools | asbestos abatement | foundation or structural work | installing, design or repair of commercial cooking (AES 300) extinguishing services | installing, repairing, or servicing any of the following: burglar alarm systems, automatic fire extinguishing or protection systems, fire extinguishers, elevators, escalators, computers, school or playground perimeter fencing, fences at airports, electrified fences, fences constructed with straight line or crossed razor wire, fences constructed with razor barbed wire or concertina wire | installing, designing, or servicing high pressure boilers (>15 psi for steam & >30 psi for hot water) | work at heights over 3 stories | rental or leasing equipment to others

Office or Professional Services | Office Condominium

Liability Limits	Payroll *(maximum)*	Square Footage Cap	Sales *(maximum)*
$2M/$4M/$4M	$2M	50k	$20M account | $10M location

✓ Accounting, Bookkeeping, and Payroll Services	✓ Advertising and Related Services
✓ Barber shops, Beauty Parlor and Hair Styling Salons *(including Nail Salons)*	✓ Condominium Associations (*association risk only)*
✓ Credit Reporting Agencies	✓ Detective or Investigative Agencies *(private)*[1]
✓ Employment Agencies	✓ Health Maintenance Organizations
✓ Inspection and Appraisal Companies *(insurance and valuation purposes)* (Limit $1M/$2M/$2M)	✓ Insurance Agents (Limit $1M/$2M/$2M)
✓ Interior Decorators	✓ Law Offices
✓ Marine Appraisers or Surveyors	✓ Medical Offices
✓ Nail Salons	✓ Real Estate and Title Agents *(no property management/ development firms)*[1]
✓ Political Campaign Headquarters or Offices	✓ Security and Patrol Agencies[1]
✓ Ticketing Agencies	✓ Title Agents
✓ Veterinarian Offices	✓ Water Companies

Special conditions: office condominium associations in GA limits $1M/$2M/$2M | maximum of 6 stories | underwriting approval required for veterinarian offices, health maintenance organizations, and medical offices with equipment breakdown coverage if BPP is over $500K; underwriting will require an itemized schedule of equipment. | cyber liability coverage is not eligible for credit reporting agencies, title agents, or collection agencies | [1]hired and non-owned auto is not available

Ineligible: engineers/architects performing any build or project management services | manufacturer's representatives owned fully or partially by the actual manufacturing company(ies) they represent | collection agencies | labor unions

Processing or Services

Liability Limits	Payroll *(maximum)*	Square Footage Cap	Sales *(maximum)*
$2M/$4M/$4M	$2M	50k	$20M account | $10M location

✓ Appliance and Accessories - installation, servicing, or repair *(commercial or household)*	✓ Bakeries *(with baking on premises)*
✓ Copying and Duplicating Stores	✓ Dental Laboratories
✓ Engraving	✓ Funeral Homes or Chapels[1]
✓ Jewelry Repair	✓ Laundromat, Laundry and Dry Cleaning
✓ Lithographing	✓ Mail Box or Packaging Stores
✓ Mailing or Addressing Companies (direct mailing)	✓ Photoengraving
✓ Photographers	✓ Printing
✓ Shoe Repair	✓ Tailoring or Dressmaking
✓ Taxidermists	✓ Television or Radio Receiving Set Installation or Repair

Special conditions: no manufacturing | central station alarm required if BPP >$500k | maximum of 3 stories | [1]hired and non-owned auto is not available

Ineligible: auto repair or detailing | body shop | car wash | churches | day spas | gym | schools | massage or bodywork services including tanning, tattoo, and medispas | mechanic | pet grooming | waxing services behind screens/curtains/closed doors | yoga/pilates studio

E&S BOP Appetite Guide

Retail

Liability Limits	Payroll *(maximum)*	Square Footage Cap	Sales *(maximum)*
$2M/$4M/$4M	$2M	50k	$20M account | $10 location (<50% online sales)

✓ A/C Equipment Dealer (Limit $1M/$1M/$1M)	✓ Appliance Stores *(household, radio, tv, phonograph)* (Limit $1M/$1M/$1M)
✓ Army and Navy Stores (Limit $1M/$1M/$1M)	✓ Art Galleries (Limit $1M/$1M/$1M)
✓ Auctions and Auctioneers (Limit $1M/$1M/$1M)	✓ Automotive Parts and Supplies *(including tires)* (Limit $1M/$1M/$1M) *(no rebuilt or used parts)*
✓ Bakeries *(no baking on premises)* (Limit $1M/$1M/$1M)	✓ Bicycle Shops *(retail, repair and maintenance)* (Limit $1M/$1M/$1M)
✓ Bone, Horn, and Ivory Products *(retail only)* (Limit $1M/$1M/$1M)	✓ Bookbinding and Printing Supplies *(retail)* (Limit $1M/$1M/$1M)
✓ Books and Magazine Stores[1] (Limit $1M/$1M/$1M)	✓ Building Materials *(contractors equipment dealers)* (Limit $1M/$1M/$1M) *(no rebuilt or used materials)*
✓ Camera & Photographic Equipment *(retail)* (Limit $1M/$1M/$1M)	✓ Candy or Confectionery Stores (Limit $1M/$1M/$1M)
✓ Catalog or Premium Coupon Redemption Stores (Limit $1M/$1M/$1M)	✓ Ceramics Stores
✓ Clothing, Shoes and Apparel Stores *(including furs, leather, hide, & wigs)*	✓ Collectibles and Memorabilia
✓ Computer and Electronics Stores	✓ Cosmetics and Beauty Supplies
✓ Dairy Products or Butter and Egg Stores *(including ice cream)*	✓ Department Stores
✓ Drug and Pharmaceutical Stores	✓ Dry Goods Dealers *(fabrics, yarn, & pierce goods - new only)*
✓ Electrical Lighting Stores	✓ Equipment, Fixtures or Supplies Distributors *(office, store, restaurant, bars, & hotel)*
✓ Fabric Stores	✓ Feed, Grain, Hay or Straw Dealers, Seed Merchants
✓ Fence Dealers	✓ Fire Protection Equipment Dealers
✓ Floor Covering Stores	✓ Florists[1]
✓ Fruit or Vegetable Dealers[1]	✓ Furniture and Home Furnishing Stores
✓ Gardening, Hardware, Tools, and Home Improvement Stores *(no rebuilt or used parts)*	✓ Gift Shops
✓ Glass and Glaziers Stores	✓ Hearing Aid Stores
✓ Health or Natural Food Stores *(at least 4k sq ft)*	✓ Hobby, Craft, Artist Supplies, Painting, Picture or Frame
✓ Janitorial Supplies	✓ Jewelry Stores
✓ Locksmiths	✓ Luggage Goods Stores
✓ Machinery or Equipment Dealers *(farm type only)*	✓ Mail Order Houses
✓ Marble Products	✓ Medical, Hospital, and Surgical Supply
✓ Music, Musical Instrument Stores	✓ Newsstands[1]
✓ Office Machines or Appliances *(no repair)*	✓ Optical Goods
✓ Paint, Wallpaper or Wall Covering Stores	✓ Pet Stores
✓ Plumbing Supplies and Fixtures	✓ Precision and Scientific Tools and Instruments
✓ Refrigeration Equipment *(commercial)*	✓ Sewing Machine Stores
✓ Ship Chandler Stores	✓ Sporting Goods or Athletic Equipment
✓ Stationery or Paper Products	✓ Swimming Pools *(retail)*
✓ Toys *(retail)*	✓ Trophy Stores
✓ Variety Stores *(discount goods)*	✓ Video Sales and Rental Stores

Special Conditions: no manufacturing | central station alarm required if BPP >$500k | inventory required 100% insured to value | maximum of 3 stories | [1]hired and non-owned auto is not available

Ineligible: selling, manufacturing, importing or repackaging/relabeling products under insured's name | rental of tools, machinery or equipment | auto & boat dealers | vape, tobacco & dispensaries | adult themed | pawn shops | check cashing | sale of antiques | 24-hour operations | off-premises warehousing | self-storage | convenience stores | grocery stores | beverage stores | fertilizer, junk, tire, or power equipment dealers | 100% drop-ship

Restaurant

Liability Limits	Payroll *(maximum)*	Square Footage Cap	Sales *(maximum)*
$1M/$1M/$1M	$2M	10k	$10M account | $5M location *(up to 33% may be catering; no more than 50% alcohol sales)*

✓ Casual Dining - Bistros, Brasseries, and Cafes - Diners - Family-style Restaurants	✓ Fine Dining
✓ Fast food - Cafes - Cafeteria-style - Buffet - Chicken - Concession Stands / Snack Bars - Delicatessens and Sandwich Shops - Donut Shops - Drive-ins / Service-in-car - Hamburger / Malt Shops - Hot dog Shops - Oriental-style - Other Ethnic-style - Pizza Shops - Roast Beef - Seafood - Take-out Only	✓ Limited Cooking - Cafes - Coffee Bars or Shops - Concession Stands / Snack Bars - Delicatessen and Sandwich Shops - Donut Shops - Drive-ins / Service-in-car - Ice Cream and Yogurt Stores - Pizza Shops - Salad Bars - Take-out Only

Special conditions: liquor liability not available | hired and non-owned auto is not available | BPP > $500K requires burglar alarm | UL 300 wet ANSUL system required | Frame construction must be 100% sprinklered & have automatic cooking & exhaust extinguishing system | maximum of 3 stories | minimum of 3 years open | no claims (open or closed) in last 3 years.

Ineligible: bars & taverns | entertainment stages including karaoke, bar games, trivia, dancing, etc (incidental single musician permitted) | liquid nitrogen usage | hibachi-style tabletop cooking | boat docks | billiards or darts

Wholesale / Distributors

Liability Limits	Payroll *(maximum)*	Square Footage Cap	Sales *(maximum)*
$1M/$1M/$1M	$2M	50k	$20M account | $10M location

✓ Air Conditioning and HVAC Equipment	✓ Appliance *(household, home furnishings, radio, TV, etc)*
✓ Automobile Parts and Supplies	✓ Bakeries *(no baking on premises)*
✓ Barber or Beauty Shop Supplies *(no re-packaging or re-labeling)*	✓ Bookbinding and Printing Supplies
✓ Clothing and Apparel	✓ Collectibles and Memorabilia
✓ Fabric	✓ Floor Covering
✓ Florists[1]	✓ Fruits or Vegetable[1]
✓ Gardening and Light Farming Supply	✓ Grocery
✓ Hardware and Tools	✓ Hearing Aid
✓ Hobby, Craft or Artists' Supply	✓ Janitorial Supplies
✓ Jewelry	✓ Meat, Fish, Poultry, or Seafood (Limit $1M/$2-3M/$2M) *(no cutting of meat)*
✓ Office Machines or Appliances (Limit $1M/$3M/$2M)	✓ Optical Goods (Limit $1M/$3M/$2M)
✓ Plumbing Supplies and Fixtures (Limit $1M/$3M/$2M)	✓ Refrigeration Equipment (Limit $1M/$3M/$2M)
✓ Stationery or Paper Products (Limit $1M/$3M/$2M)	

Special conditions: central station alarm required if BPP >$500k | inventory required 100% insured to value | direct import from foreign manufacturer requires valid U.S. products liability policy | retail space must be <33% of location square footage | maximum of 3 stories | [1]hired and non-owned auto is not available

Ineligible: selling, manufacturing, importing or repackaging/relabeling products under insured's name | tobacco products | toy distributor | 100% drop-ship

General Eligibility Guidelines

Distance to Coast:

- Alabama, Florida, Louisiana, Mississippi, and Texas: properties located within 1/2 mile from the coast are ineligible.
- Geogia, North Carolina, Maryland, New Jersey, South Carolina, Virgina restrictions may vary.

Buildings must be built 1950 or newer (1961 or newer in Tri-County, FL).

Non-Combustible and Light Metal Frame construction older than 1995 are not eligible.

All locations and operations must be scheduled - we do not write partial operations.

100% Insurance to Value required for building and business personal property; coinsurance applies if under insured; 3% inflation guard applies at renewal.

Roof guidelines:

- Roof must be replaced within the last 20 years. Roofs over 11 years old in FL & TX are subject to the ACV roof valuation endorsement.
- Roof must be in Excellent, Good, or Fair condition (3rd party roof scoring tool); ACV applies for Poor roof condition; Severe roof condition is ineligible.
- Ineligible Roof characteristics: Wood shingles; solar panels

System updates within the last 35 years (plumbing, electrical, HVAC) are required. Does not apply to contents only.

Tenant occupied risks not requiring building coverage are eligible when the building exceeds the maximum # of stories if the building is fully sprinklered with two means of egress.

Risks with up to 50 employees are eligible.

Loss History

- No more than 2 claims in the past 3 years, no loss exceeding $100,000 (excluding catastrophe losses).
- No open claims or claims with unrepaired damage.
- Risks with any prior fire loss, regardless of cause or date of occurence.
- No sinkhole losses if Sinkhole coverage is requested.
- Restaurants: no claims (open or closed) in last 3 years.

Prior continuous coverage required for the past 3 years (unless new venture), with no cancellations or non-renewals.

No storage of inventory, business personal property, or personal property of others in a public warehouse.

All locations must close for business by 1:00 A.M.

Automatic 3% inflation guard for Coverage A & C annually on renewal.

Minimum earned premium of 25% or 85% applies. If coverage was provided during a portion of the wind season (June 1st through November 30th) the 85% MEP applies (does not apply in Virginia).

Minimum liability premium $500; policy & inspection fees vary by state.

Ineligible

- Habitational or Mixed-use Habitational exposure
- Converted dwellings / converted garages
- Triple net leases
- Seasonal or Vacant buildings (more than 60 days); percentage of vacancy may not exceed 30% of total square footage
- Risks with solar panels, including stand-alone systems or installed anywhere on the building
- Warehouses

Optional Coverages: Cyber Liability, Earthquake (SC only), Equipment Breakdown, Hired and Non-Owned Auto Liability ($500k limit), Sinkhole (FL only), Terrorism

Additional Coverages & Sublimits

Enhancement Packages

Description	Sublimit of Coverage	Base Policy	Business Owners	Contractors	Lessors Risk	Restaurant
Accounts Receivable	C	$10,000 *on premises* $5,000 *off premises*	$25,000 *on premises* | $5,000 *off premises*			
Appurtenant Structures	A	None	$50,000			
Broad Form Additional Insured	Liability	Included for Bodily Injury and Property Damage				
Business Personal Property Temporarily in Portable Storage Units	A, C	$10,000				
Debris Removal	A, C	25% or $250,000	25% or $1M			
Dishonesty Exclusion Exception	D	$10,000				$25,000
Electronic Data	C	$10,000	$25,000			
Extension of Supplemental Payments	A	$250	$1,000			
Fine Arts	C	$10,000				
Fire Department Service Charge	C	$2,500	$25,000			
Fire Extinguisher Systems Recharge	C	$5,000	$25,000			
Leasehold Improvements & Betterments	C	$50,000				
Money Orders & Counterfeit Money	C	$1,000	$10,000			
Movable Equipment & Inventory *(in the open)*	C	$10,000				
Newly Acquired or Constructed Property	A, C	Bldg: $250,000 *per bldg* BPP $100,000 *per bldg*	Bldg: $300,000 *per bldg* | BPP $250,000 *per bldg*			
Ordinance or Law *(Cov A / C)*	A, C	100% of Cov A or $250,000 (Undamaged portion of building) / 10% of Cov A (Demo cost) / 5% of Cov C (Increased cost of construction)				
Ordinary Payroll	D	1 month				
Outdoor Property	A, C	$2,500 *($1,000 limit per tree, shrub, or plant)*	$10,000 *($2,500 limit per tree, shrub, or plant)*			
Outdoor Signs (attached & detached)	A, C	$25,000				
Period of Indemnity	D	30 Days	180 Days			
Personal Property Off-Premises	C	$10,000				
Personal Effects & Property of Others	C	$2,500	$10,000			
Property "In-Transit" (loading/unloading)	C	$25,000				
Property Limit - Theft	C	$2,500 - furs, jewelry, watches, precious stones gold, silver, etc, patterns, dies, molds, & forms	$5,000 - furs jewelry, watches, precious stones, gold, silver, etc $10,000 - patterns dies, molds, & forms			
Seasonal Inventory	C	50%				
Sewer or Water Backup	A, C, D	$15,000				
Spoilage	C	$5,000	$5,000			$25,000
Tenant's Glass	C	$5,000				
Valuable Papers and Records	C	$10,000 *on premises* $5,000 *off premises*	$25,000 *on premises* | $5,000 *off premises*			
Waiver of Subrogation	Liability	Included				

Note: please refer to the policy form LUCL NA ACAS 03 25 for details. Certain enhancements may not be available depending on selected primary coverages and limits.

Additional Insureds

Type	Fee
Additional Insured - Controlling Interest	$0
Additional Insured - Co-Owner of Insured Premises	$0
Additional Insured - Mortgagee, Assignee or Receiver	$0
Additional Insured - Owner or Lessor of Leased Land	$0
Additional Insured Loss Payable	$0
Additional Insured - Building Owner	$0
First, Second, and 3rd Mortgagee	$0
Additional Insured - Lessor of Leased Equipment	$250
Additional Insured - State or Political Subdivision - Premises Permits	$250
Additional Insured - Engineers, Architects or Surveyors	$250
Additional Insured - AI Requirement	$250
Additional Insured - Designated Person or Organization	$250
Additional Insured - Lessor of Premises	$250
Additional Insured - Vendor	$250

Payment Options

Payment Plan	Down Payment	Installment
Full	100%	-
2-pay	60%	1 @ 40%
4-pay	34%	3 @ 22%
Mortgagee billed	100%	-

Automatic withdrawal is also available for payment plans
Premium finance is not eligible
Mortgagee billed policies must be paid no later than 15 days from effective date
Installment fee of $5 for ACH | $5 for credit card | $29 NSF fee

Contact Us



Payment Address: Dept 0958, PO Box 120958, Dallas, TX 75312
Overnight Address: Box 890958 1501 North Plano Road Richardson, TX 75081



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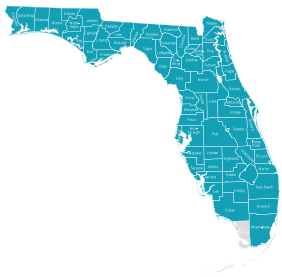
Agent Portal: my.lineunderwriters.com
Website: lineunderwriters.com

Open Counties by State



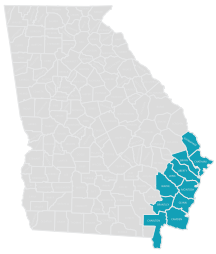
Alabama

Baldwin	Covington
Escambia	Geneva
Houston	Mobile



Florida

All counties open except:
Monroe



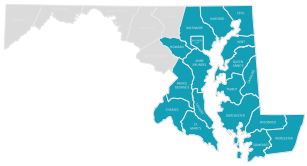
Georgia

Brantley	Bryan
Camden	Charlton
Chatham	Effingham
Glynn	Liberty
Long	McIntosh
Wayne	



Louisiana

Acadia	Ascension	Assumption
Calcasieu	E. Baton Rouge	Iberville
Jefferson	Jefferson Davis	Lafayette
Livingston	Orleans	St. Charles
St. James	St. John the Baptist	St. Martin
St. Tammany	Tangipahoa	Washington
W. Baton Rouge		



Maryland

Anne Arundel	Baltimore	Baltimore City
Calvert	Caroline	Cecil
Charles	Dorchester	Hartford
Howard	Kent	Prince George's
Queen Anne's	Somerset	St. Mary's
Talbot	Wicomico	Worcester



Mississippi

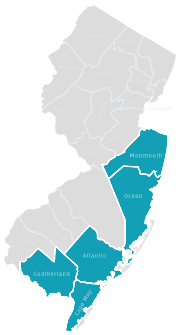
George	Hancock
Harrison	Jackson
Pearl River	Stone



North Carolina

Beaufort	Brunswick	Camden
Carteret	Chowan	Craven
Currituck[1]	Gates	Hyde[2]
Jones	New Hanover	Onslow
Pamlico	Pasquotank	Pender
Perquimans	Tyrrell	Washington

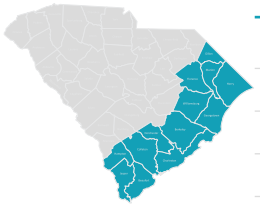
[1] 27927 closed | [2] 27960 closed



New Jersey

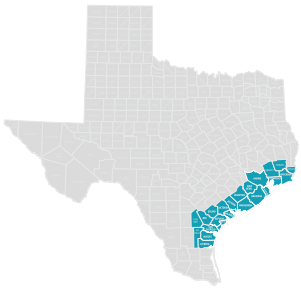
Atlantic	Cape May
Cumberland	Monmouth
Ocean	

Open Counties by State (continued)



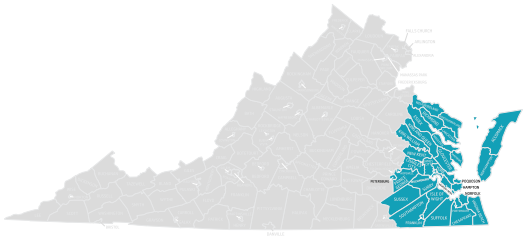
South Carolina

Beaufort	Berkeley
Charleston	Colleton
Dillon	Dorchester
Florence	Georgetown
Hampton	Horry
Jasper	Marion
Williamsburg	



Texas

Aransas	Bee	Brazoria
Calhoun	Chambers	Fort Bend
Galveston	Goliad	Hardin
Harris	Jackson	Jefferson
Jim Wells	Kleberg	Liberty
Live Oak	Matagorda	Nueces
Orange	Refugio	San Patricio
The Woodlands	Victoria	Wharton



Virginia

Accomack	Charles City	Chesapeake	Essex
Franklin	Gloucester	Hampton	Hopewell
Isle of Wight	James City	King and Queen	King William
Lancaster	Mathews	Middlesex	New Kent
Newport News	Norfolk	Northampton	Northumberland
Petersburg	Poquoson	Portsmouth	Prince George
Richmond	Southampton	Suffolk	Surry
Sussex	Virginia Beach	Westmoreland	Williamsburg
York			