

**Virginia Property Insurance Association**  
**Commercial Properties Manual**  
**TERRITORIAL DEFINITIONS**

**FIRE AND EXTENDED COVERAGE**

<b><u>County</u></b>	<b><u>Wind Zone</u></b>	<b><u>Territory</u></b>
Accomack except Beach Area *	Seacoast	012
Beach Area **	Beachfront	013
Albemarle	Inland	011
Alleghany	Inland	011
Amelia	Inland	011
Amherst	Inland	011
Appomattox	Inland	011
Arlington except City of Arlington	Inland	011
City of Arlington	Inland	041
Augusta	Inland	011
Bath	Inland	011
Bedford	Inland	011
Bland	Inland	011
Botetourt	Inland	011
Brunswick	Inland	011
Buchanan	Inland	011
Buckingham	Inland	011

# Virginia Property Insurance Association Commercial Properties Manual

<u>County</u>	<u>Wind Zone</u>	<u>Territory</u>
Campbell	Inland	011
Caroline	Inland	011
Carroll	Inland	011
Charles City	Inland	011
Charlotte	Inland	011
Chesterfield	Inland	011
Clarke	Inland	011
Craig	Inland	011
Culpeper	Inland	011
Cumberland	Inland	011
Dickenson	Inland	011
Dinwiddie	Inland	011
Essex	Inland	011
Fairfax	Inland	014
Fauquier	Inland	011
Floyd	Inland	011
Fluvanna	Inland	011
Franklin	Inland	011
Frederick	Inland	011
Giles	Inland	011

# Virginia Property Insurance Association Commercial Properties Manual

<u>County</u>	<u>Wind Zone</u>	<u>Territory</u>
Gloucester *	Seacoast	012
Goochland	Inland	011
Grayson	Inland	011
Greene	Inland	011
Greensville	Inland	011
Halifax	Inland	011
Hanover	Inland	011
Henrico	Inland	011
Henry	Inland	011
Highland	Inland	011
Isle of Wight	Inland	011
James City	Inland	011
King and Queen	Inland	011
King George	Inland	011
King William	Inland	011
Lancaster *	Seacoast	012
Lee	Inland	011
Loudoun	Inland	011
Louisa	Inland	011

## Virginia Property Insurance Association Commercial Properties Manual

<u>County</u>	<u>Wind Zone</u>	<u>Territory</u>
Lunenburg	Inland	011
Madison	Inland	011
Mathews *	Seacoast	012
Mecklenburg	Inland	011
Middlesex *	Seacoast	012
Montgomery	Inland	011
Nelson	Inland	011
New Kent	Inland	011
Northampton except Beach Area *	Seacoast	012
Beach Area **	Beachfront	013
Northumberland *	Inland	011
Nottoway	Inland	011
Orange	Inland	011
Page	Inland	011
Patrick	Inland	011
Pittsylvania	Inland	011
Powhatan	Inland	011
Prince Edward	Inland	011
Prince George	Inland	011

# Virginia Property Insurance Association Commercial Properties Manual

<u>County</u>	<u>Wind Zone</u>	<u>Territory</u>
Prince William	Inland	011
Pulaski	Inland	011
Rappahannock	Inland	011
Richmond	Inland	011
Roanoke	Inland	011
Rockbridge	Inland	011
Rockingham	Inland	011
Russell	Inland	011
Scott	Inland	011
Shenandoah	Inland	011
Smyth	Inland	011
Southampton	Inland	011
Spotsylvania	Inland	011
Stafford	Inland	011
Surry	Inland	011
Sussex	Inland	011
Tazewell	Inland	011
Warren	Inland	011
Washington	Inland	011

## Virginia Property Insurance Association Commercial Properties Manual

<u>County</u>	<u>Wind Zone</u>	<u>Territory</u>
Westmoreland	Inland	011
Wise	Inland	011
Wythe	Inland	011
York *	Seacoast	012

<u>Independent City</u>	<u>Wind Zone</u>	<u>Territory</u>
Bedford	Inland	011
Bristol	Inland	011
Buena Vista	Inland	011
Charlottesville	Inland	011
Chesapeake *	Seacoast	012
Clifton Forge	Inland	011
Colonial Heights	Inland	011
Covington	Inland	011
Danville	Inland	041
Emporia	Inland	011
Fairfax	Inland	011
Falls Church	Inland	011
Franklin	Inland	011

# Virginia Property Insurance Association Commercial Properties Manual

<u>Independent City</u>	<u>Wind Zone</u>	<u>Territory</u>
Fredericksburg	Inland	011
Galax	Inland	011
Hampton *	Seacoast	012
Harrisonburg	Inland	011
Hopewell	Inland	011
Lexington	Inland	011
Lynchburg	Inland	011
Manassas	Inland	011
Manassas Park	Inland	011
Martinsville	Inland	011
Newport News *	Seacoast	042
Norfolk *	Seacoast	022
Norton	Inland	011
Petersburg	Inland	041
Poquoson *	Seacoast	012
Portsmouth *	Seacoast	042
Radford	Inland	011
Richmond	Inland	031
Roanoke	Inland	041

## Virginia Property Insurance Association Commercial Properties Manual

<u>Independent City</u>	<u>Wind Zone</u>	<u>Territory</u>
Salem	Inland	011
South Boston	Inland	011
Staunton	Inland	011
Suffolk	Inland	011
Virginia Beach except Beach Area *	Seacoast	015
Beach Area **	Beachfront	016
Waynesboro	Inland	011
Williamsburg	Inland	011
Winchester	Inland	011

\* **Seacoast** -- Seacoast Territory includes all properties located in the following Counties and Independent Cities, except that territory designated as "Beach Area".

Counties

Accomack  
Gloucester  
Lancaster  
Mathews  
Middlesex  
Northampton  
Northumberland  
York

Independent Cities

Chesapeake  
Hampton  
Newport News  
Norfolk  
Poquoson  
Portsmouth  
Virginia Beach



# Virginia Property Insurance Association Commercial Properties Manual

## \*\* Beach Area

City of Virginia Beach -- Starting northward from the North Carolina border, east of line running along the western shore of Back Bay area to where Hell Point Creek empties into North Bay; thence, along Hell Point Creek to Lake Tecumseh and Redwing Lake; from Redwing Lake along a creek to Lake Christine; thence, along South Surfside Avenue to Dare Drive and north to Lake Wesley; across Rudee Inlet to Atlantic Avenue, extending along Atlantic Avenue to Cape Henry Lighthouse. Also, all islands that are part of, or east of, the Chesapeake Bay Bridge Tunnel.

Northampton and Accomack Counties -- The following and similar localities not specifically named, being the marshlands, necks, and islands east of the Eastern Shore Peninsula:

### Northampton County

Adams Island  
Cobb Island  
Fisherman Island  
Hog Island  
Little Cobb Island  
Long Point Island  
Mink Island  
Mockhorn Island  
Myrtle Island  
Ship Shoal Island  
Smith Island  
Wreck Island

### Accomack County

Assateague Island  
Assawaman Island  
Cedar Island  
Chincoteague Island  
Matomkin Island  
Morris Island  
Parramore Island