

**VIRGINIA PROPERTY INSURANCE ASSOCIATION
DWELLING PROPERTIES MANUAL**

Definition 3 -- TERRITORIAL DEFINITIONS

<u>Independent City</u>	<u>EC Zone</u>	<u>Territory</u>
Alexandria	Inland	139
Bedford	Inland	141
Bristol	Inland	106
Buena Vista	Inland	141
Charlottesville	Inland	141
Chesapeake	Seacoast	136
Clifton Forge	Inland	141
Colonial Heights	Inland	105
Covington	Inland	141
Danville	Inland	105
Emporia	Inland	105
Fairfax	Inland	140
Falls Church	Inland	140
Franklin	Inland	105
Fredericksburg	Inland	141
Galax	Inland	106
Hampton	Seacoast	133
Harrisonburg	Inland	141
Hopewell	Inland	105
Lexington	Inland	141
Lynchburg	Inland	141

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<u>Independent City</u>	<u>EC Zone</u>	<u>Territory</u>
Manassas	Inland	140
Manassas Park	Inland	140
Martinsville	Inland	105
Newport News	Seacoast	132
Norfolk	Seacoast	135
Norton	Inland	107
Petersburg	Inland	105
Poquoson	Seacoast	134
Portsmouth	Seacoast	136
Radford	Inland	106
Richmond	Inland	130
Roanoke	Inland	137
Salem	Inland	138
South Boston	Inland	105
Staunton	Inland	141
Suffolk	Seacoast	136
Virginia Beach except Beach Area	Seacoast	110
Beach Area	Beachfront	111
Waynesboro	Inland	141
Williamsburg	Inland	141
Winchester	Inland	141

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All of the following areas are designated as Beach Area in the Independent 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 a part of, or east of, the Chesapeake Bay Bridge Tunnel.

<u>County</u>	<u>EC Zone</u>	<u>Territory</u>
Accomack except Beach Area	Seacoast	112
Beach Area	Beachfront	113
Albemarle	Inland	141
Allegheny	Inland	141
Amelia	Inland	105
Amherst	Inland	141
Appomattox	Inland	105
Arlington	Inland	140
Augusta	Inland	141
Bath	Inland	141
Bedford	Inland	141
Bland	Inland	107
Botetourt	Inland	141
Brunswick	Inland	105
Buchanan	Inland	107
Buckingham	Inland	105
Campbell	Inland	105

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<u>County</u>	<u>EC Zone</u>	<u>Territory</u>
Caroline	Inland	141
Carroll	Inland	106
Charles City	Inland	141
Charlotte	Inland	105
Chesterfield	Inland	131
Clarke	Inland	141
Craig	Inland	141
Culpeper	Inland	141
Cumberland	Inland	105
Dickenson	Inland	107
Dinwiddie	Inland	105
Essex	Inland	141
Fairfax	Inland	140
Fauquier	Inland	141
Floyd	Inland	106
Fluvanna	Inland	141
Franklin	Inland	105
Frederick	Inland	141
Giles	Inland	107
Gloucester	Seacoast	134
Goochland	Inland	141
Grayson	Inland	106

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<u>County</u>	<u>EC Zone</u>	<u>Territory</u>
Greene	Inland	141
Greensville	Inland	105
Halifax	Inland	105
Hanover	Inland	141
Henrico	Inland	131
Henry	Inland	105
Highland	Inland	141
Isle of Wight	Seacoast	136
James City	Inland	141
King and Queen	Inland	141
King George	Inland	141
King William	Inland	141
Lancaster	Seacoast	134
Lee	Inland	107
Loudoun	Inland	140
Louisa	Inland	141
Lunenburg	Inland	105
Madison	Inland	141
Mathews	Seacoast	134
Mecklenburg	Inland	105
Middlesex	Seacoast	134
Montgomery	Inland	106

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<u>County</u>	<u>EC Zone</u>	<u>Territory</u>
Nelson	Inland	141
New Kent	Inland	141
Northampton except Beach Area	Seacoast	112
Beach Area	Beachfront	113
Northumberland	Seacoast	134
Nottoway	Inland	105
Orange	Inland	141
Page	Inland	141
Patrick	Inland	106
Pittsylvania	Inland	105
Powhatan	Inland	105
Prince Edward	Inland	105
Prince George	Inland	105
Prince William	Inland	140
Pulaski	Inland	106
Rappahannock	Inland	141
Richmond	Inland	141
Roanoke	Inland	138
Rockbridge	Inland	141
Rockingham	Inland	141
Russell	Inland	107
Scott	Inland	107
Shenandoah	Inland	141

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<u>County</u>	<u>EC Zone</u>	<u>Territory</u>
Smyth	Inland	106
Southampton	Inland	105
Spotsylvania	Inland	141
Stafford	Inland	141
Surry	Inland	105
Sussex	Inland	105
Tazwell	Inland	107
Warren	Inland	141
Washington	Inland	106
Westmoreland	Inland	141
Wise	Inland	107
Wythe	Inland	106
York	Seacoast	134

All of the following areas are designated as Beach Area in the Counties of Accomack and Northampton.

The following and similar localities not specifically named, being the marshlands, necks and island east of the Eastern shore Peninsula:

Adams Island	Hog Island	Myrtle Island
Assateague Island	Little Cobb Island	Parramore Island
Assawaman Island	Long Point Island	Piney Island
Cedar Island	Matomkin Island	Ship Shoal Island
Chincoteague Island	Mink Island	Smith Island
Cobb Island	Mockhorn Island	Wallops Island
Fisherman Island	Morris Island	Wreck Island