

**VIRGINIA  
HOMEOWNERS XL POLICY PROGRAM MANUAL**

**1. TERRITORY DEFINITIONS - (For all Coverages and Perils Other Than Earthquake).**

<b>A. The Independent City of</b>	<b>Code</b>
Alexandria	39
Bedford	82
Bristol	06
Buena Vista	83
Charlottesville	84
Chesapeake	36
Clifton Forge	85
Colonial Heights	05
Covington	86
Danville	05
Emporia	05
Fairfax	40
Falls Church	40
Franklin	05
Fredericksburg	87
Galax	06
Hampton	33
Harrisonburg	88
Hopewell	05
Lexington	89
Lynchburg	90
Manassas	40
Manassas Park	40
Martinsville	08
Newport News	32
Norfolk	35
Norton	07
Petersburg	05
Poquoson	34
Portsmouth	36
Radford	08
Richmond	30
Roanoke	37
Salem	38
South Boston	05
Staunton	91
Suffolk	42
Virginia Beach	10
Except Beach Front Area	
Waynesboro	92
Williamsburg	93
Winchester	94

<b>B. County of</b>	<b>Code</b>
Accomack	12
Except Beach Front Area	
Albemarle	43
Alleghany	44
Amelia	05
Amherst	45
Appomattox	05
Arlington	40
Augusta	46
Bath	47
Bedford	48
Bland	07

<b>B. County of</b>	<b>Code</b>
Botetourt	49
Brunswick	05
Buchanan	07
Buckingham	05
Campbell	05
Caroline	50
Carroll	06
Charles City	51
Charlotte	05
Chesterfield	31
Clarke	52
Craig	53
Culpeper	54
Cumberland	05
Dickenson	07
Dinwiddie	05
Essex	55
Fairfax	40
Fauquier	56
Floyd	08
Fluvanna	57
Franklin	08
Frederick	58
Giles	07
Gloucester	34
Goochland	59
Grayson	06
Greene	60
Greensville	05
Halifax	05
Hanover	61
Henrico	31
Henry	08
Highland	62
Isle of Wight	42
James City	63
King and Queen	64
King George	65
King William	66
Lancaster	34
Lee	07
Loudoun	40
Louisa	67
Lunenburg	05
Madison	68
Mathews	34
Mecklenburg	05
Middlesex	34
Montgomery	08
Nelson	69
New Kent	70
Northampton	12
Except Beach Front Area	
Northumberland	34
Nottoway	05
Orange	71
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Patrick	08
Pittsylvania	05
Powhatan	05

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