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American Reliable
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2017-222

From: Thomas Whalen, Vice President, Property Underwriting

To: American Reliable Insurance Company®, Diamond State Group®, Penn-America Group®, United National Group®, VacantExpress.com®, and Collectibles Insurance Services Producers Writing Business in Texas, Louisiana, Mississippi, Arkansas, Alabama, Tennessee, and Kentucky

Date: August 31, 2017

Subject: Binding Authority Update ~ Tropical Depression Harvey – Texas, Louisiana, Mississippi, Arkansas, Alabama, Tennessee, and Kentucky

Please share this announcement with your staff

The current projected path of Tropical Depression Harvey is expected to affect the states of Texas, Louisiana, Mississippi, Arkansas, Alabama, Tennessee, and Kentucky as a major storm. The suspended and reinstated areas have been updated to include the following counties and parishes:

Texas

New Suspended Counties: None

Currently Suspended Counties: Angelina, Aransas, Austin, Brazoria, Brazos, Burleson, Calhoun, Camp, Cass, Chambers, Colorado, De Witt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Gregg, Grimes, Hardin, Harris, Harrison, Hopkins, Jackson, Jasper, Jefferson, Kenedy, Lavaca, Lee, Liberty, Marion, Matagorda, Montgomery, Morris, Newton, Orange, Panola, Polk, Refugio, Rusk, Sabine, San Augustine, San Jacinto, San Patricio, Titus, Trinity, Tyler, Upshur, Victoria, Walker, Waller, Washington, and Wharton

Reinstated Counties: None

Louisiana

New Suspended Parishes: None

Currently Suspended Parishes: Acadia, Allen, Avoyelles, Beauregard, Calcasieu, Cameron, Evangeline, Iberia, Jefferson-Davis, Lafayette, Rapides, St. Landry, St. Martin, Vermilion, and Vernon

Reinstated Parishes: Ascension, Assumption, Bienville, Bossier, Caddo, Caldwell, Catahoula, Claiborne, Concordia, De Soto, East Baton Rouge, East Carroll, East Feliciana, Franklin, Grant, Iberville, Jackson, Jefferson, Lafourche, LaSalle, Lincoln, Livingston, Madison, Morehouse, Natchitoches, Orleans, Ouachita, Plaquemines, Pointe Coupee, Red River, Richland, Sabine, St. Bernard, St. Charles, St. Helena, St. James, St. John the Baptist, St. Mary, Tangipahoa, Tensas, Terrebonne, Union, Washington, Webster, West Baton Rouge, West Carroll, West Feliciana, and Winn

Mississippi

New Suspended Counties: Alcorn, Prentiss, and Tishomingo

Currently Suspended Counties: Alcorn, Benton, Bolivar, Coahoma, DeSoto, Humphreys, Lafayette, Leflore, Marshall, Panola, Prentiss, Quitman, Sunflower, Tallahatchie, Tate, Tippah, Tishomingo, Tunica, Union, Washington, and Yalobusha

Reinstated Counties: Adams, Amite, Attala, Calhoun, Carroll, Chickasaw, Choctaw, Claiborne, Copiah, Franklin, Grenada, Hinds, Holmes, Issaquena, Jasper, Jefferson, Lawrence, Leake, Lee, Lincoln, Madison, Montgomery, Neshoba, Newton, Oktibbeha, Pike, Pontotoc, Rankin, Scott, Sharkey, Simpson, Warren, Wilkinson, Winston, and Yazoo

Arkansas

New Suspended Counties: Craighead, Cross, Mississippi, and Poinsett

Currently Suspended Counties: Craighead, Crittenden, Cross, Mississippi, Lee, Monroe, Phillips, Poinsett, St. Francis, and Woodruff

Reinstated Counties: Arkansas, Ashley, Bradley, Calhoun, Chicot, Cleveland, Columbia, Dallas, Desha, Drew, Grant, Jefferson, Lincoln, Lonoke, Ouachita, Prairie, Union, and White

Alabama

New Suspended Counties: None

Currently Suspended Counties: Colbert and Lauderdale

Reinstated Counties: Cullman, Fayette, Franklin, Jefferson, Lamar, Lawrence, Limestone, Marion, Morgan, Pickens, Tuscaloosa, Walker, and Winston

Tennessee

New Suspended Counties: Benton, Carroll, Cheatham, Chester, Crockett, Davidson, Decatur, Dickson, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Lake, Lauderdale, Lewis, Madison, Maury, McNairy, Montgomery, Obion, Perry, Robertson, Shelby, Stewart, Sumner, Tipton, Wayne, Weakly, and Williamson

Currently Suspended Counties: Benton, Carroll, Cheatham, Chester, Crockett, Davidson, Decatur, Dickson, Dyer, Fayette, Gibson, Hardeman, Hardin, Haywood, Henderson, Henry, Hickman, Houston, Humphreys, Lake, Lauderdale, Lewis, Madison, Maury, McNairy, Montgomery, Obion, Perry, Robertson, Shelby, Stewart, Sumner, Tipton, Wayne, Weakly, and Williamson

Reinstated Counties: None

Kentucky

New Suspended Counties: Allen, Barren, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Carroll, Christian, Edmonson, Franklin, Gallatin, Graves, Grayson, Hardin, Hart, Henry, Hopkins, Jefferson, Larue, Logan, Lyon, Marion, Marshall, Meade, Muhlenberg, Nelson, Ohio, Oldham, Owen, Shelby, Simpson, Spencer, Todd, Trigg, Trimble, Warren, and Washington

Currently Suspended Counties: Allen, Barren, Breckinridge, Bullitt, Butler, Caldwell, Calloway, Carroll, Christian, Edmonson, Franklin, Gallatin, Graves, Grayson, Hardin, Hart, Henry, Hopkins, Jefferson, Larue, Logan, Lyon, Marion, Marshall, Meade, Muhlenberg, Nelson, Ohio, Oldham, Owen, Shelby, Simpson, Spencer, Todd, Trigg, Trimble, Warren, and Washington

Reinstated Counties: None

Please Note: Your property (including business income, extra expense, auto physical damage, and any other ancillary property coverage), inland marine, builders risk, marine (including yacht, houseboat, performance, and small boat), and motorcycle binding authority is automatically suspended for new business and endorsement activity increasing coverage anytime a tropical storm or hurricane watch or warning is declared. This applies to all areas within 100 miles of the affected coastline. Transactions that have already been bound may be issued, but no new or expanded coverage(s) may be bound until further notice.

We will continue to monitor the storm and will notify you of any modifications to this policy and endorsement binding suspension as warranted by development of the storm. The [National Weather Service – National Hurricane Center](#) website provides the most recent information regarding the storm’s activity.

EXPIRATION OF MORATORIUM

This moratorium will remain in effect until the storm watch and/or warning is lifted.

Person to Contact

If you have any questions, please contact your Underwriter.