



GLOBAL INDEMNITY  
GROUP



American Reliable Insurance Company®  
Diamond State Insurance Company®  
Penn-America Insurance Company®  
Penn-Patriot Insurance Company®  
Penn-Star Insurance Company®  
United National Insurance Company®

2018-275

**From:** Andrea Seuren, Vice President, Commercial Lines

**To:** American Reliable Insurance Company®, Diamond State Group®, Penn-America Group®, United National Group®, VacantExpress.com®, and Collectibles Insurance Services Producers Writing Business in Florida

**Date:** October 17, 2018

**Subject:** Florida ~ Bulletin in Response to Hurricane Michael

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**Please share this announcement with your staff**

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On October 15, 2018, the Florida Office of Insurance Regulation issued an emergency order that applies to any personal lines or commercial residential insurance policy, including but not limited to, any homeowner, mobile homeowner, farm owner, condominium unit owner, condominium association, apartment building, or other policy coverage for a residential structure or its contents and requires insurers implement the following:

- No rate increases implemented on or after October 7, 2018 and until January 7, 2019.
- Premiums due on or after October 7, 2018 require a grace period to make payments until January 7, 2019. This does not apply to new business effective on or after October 7, 2018.
- Between October 7, 2018 and January 7, 2019, no notice of cancellation or nonrenewal can be issued unless requested by the policyholder.
- Any notice of cancellation issued or mailed on or after September 27, 2018 must be rescinded.

This applies to the following counties:

Bay, Calhoun, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Suwannee, Taylor, Wakulia, and Washington

This applies to both admitted and non-admitted business.

**Person to Contact**

If you have any questions, please contact your Underwriter.