













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

2020-119

To: American Reliable Insurance Company[®], Diamond State Group[®], Penn-America

Group®, United National Group®, VacantExpress.com®, and Collectibles Insurance

Services Producers Writing Business in Nevada and California

Date: August 3, 2020

Subject: Binding Authority Suspension ~ North Fire - Cold Springs, Nevada

Please share this announcement with your staff

The North Fire currently threatens areas 11 miles north of Cold Springs, Nevada.

This event affects the following ZIP Codes:

Nevada

89406

California

96122

Due to the fire activity, effective immediately, we are suspending 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 for new business and endorsement activity increasing coverage in the above stated area(s). 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 this fire activity and will notify you of any modifications to this policy and endorsement binding suspension as warranted by development of the fire. At the appropriate time, we will lift the suspension of your binding authority.

Person to Contact

If you have any questions, please contact your Underwriter.