



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

2022-08

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

Date: February 10, 2022

Subject: Binding Authority Suspension ~ Emerald Fire – Laguna Beach, California

Please share this announcement with your staff

The Emerald Fire currently threatens areas near Irvine Cove and Emerald Bay, in Laguna Beach, California.

This event affects the following ZIP Codes:
92651 and 92657

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, 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.