



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

2022-159

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**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:** November 7, 2022

**Subject:** Binding Authority Suspension ~ Tropical Storm Nicole – Florida

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**Please share this announcement with your staff**

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The National Hurricane Center of the National Weather Service has issued a tropical storm watch for Tropical Storm Nicole. The current projected path of Tropical Storm Nicole is expected to affect the state of Florida as a major storm.

This event affects the following counties:

**Florida**

All counties

**Please Note:** Your property (including business income, extra expense, auto physical damage, and any other ancillary property coverage), inland marine, builders risk, and motorcycle binding authority is automatically suspended for new business and endorsement activity increasing wind or flood 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.