



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

2023-97

To: American Reliable Insurance Company®, Diamond State Group®, Penn-America Group®, United National Group®, VacantExpress.com®, and Collectibles Insurance Services Producers Writing Business in North Carolina, Virginia, Maryland, Delaware, and New Jersey

Date: September 22, 2023

Subject: Binding Authority Suspension ~ Potential Tropical Cyclone Sixteen – North Carolina, Virginia, Maryland, Delaware, and New Jersey

Please share this announcement with your staff

The National Hurricane Center of the National Weather Service has issued tropical storm warnings for Potential Tropical Cyclone Sixteen. The current projected path of Potential Tropical Cyclone Sixteen is expected to affect the states of North Carolina, Virginia, Maryland, Delaware, and New Jersey as a major storm.

This event affects the following states, counties, and independent cities:

North Carolina

Anson, Beaufort, Bertie, Bladen, Brunswick, Camden, Carteret, Chowan, Columbus, Cumberland, Currituck, Dare, Duplin, Edgecombe, Franklin, Gates, Greene, Halifax, Harnett, Hertford, Hoke, Hyde, Jones, Lenoir, Martin, Moore, Nash, New Hanover, Northampton, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Pitt, Richmond, Robeson, Sampson, Scotland, Tyrrell, Wake, Warren, and Washington

Virginia
Counties

Accomack, Albemarle, Amelia, Arlington, Augusta, Brunswick, Buckingham, Caroline, Charles City, Charlotte, Clarke, Culpeper, Cumberland, Dinwiddie, Essex, Fairfax, Fauquier, Fluvanna, Frederick, Goochland, Greene, Greenville, Hanover, Henrico, Isle of Wright, James City, King and Queen, King George, King William, Lancaster, Loudoun, Louisa, Lunenburg, Madison, Matthews, Mecklenburg, Middlesex, Nelson, New Kent, Northampton, Northumberland, Nottoway, Orange, Page, Powhatan, Prince Edward, Prince George, Prince William, Rappahannock, Rockingham, Shenandoah, South Hampton, Spotsylvania, Stafford, Surry, Sussex, Warren, Westmoreland, and York

Independent Cities

Alexandria, Charlottesville, Colonial Heights, Fairfax, Fredericksburg, Hampton, Harrisonburg, Hopewell, Manassas, Newport News, Norfolk, Petersburg, Poquoson, Portsmouth, Richmond, Staunton, Suffolk, Virginia Beach, Washington D.C., Williamsburg, and Winchester

Maryland

Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Harford, Howard, Kent, Montgomery, Prince George's, Queen Anne's, Somerset, St. Mary's, Talbot, Washington, Wicomico, and Worcester

Delaware

All counties

New Jersey

All counties

For Admitted Business in the State of Maryland:

This binding authority suspension is limited to:

A. Those parts of the State that are impacted by the National Weather Service watch, warning, or advisory;

- B. Parts of the State that are included within the government-declared area of disaster or emergency;
- C. Parts of the State that are under an evacuation order, whether mandatory or voluntary.

These restrictions will remain in effect until such time as any watch, warning, advisory, or other State of Emergency has ended in the State of Maryland or when the Governor or the Insurance Commissioner determines otherwise.

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 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.