



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

2024-53

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

**Date:** October 6, 2024

**Subject:** Binding Authority Suspension ~ Hurricane Milton – FL, GA & SC

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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 hurricane warning for Hurricane Milton. The current projected path of Hurricane Milton is expected to affect the state(s) of Georgia, South Carolina, and Florida as a major storm. Specific areas affected by the hurricane warning include areas Georgia, South Carolina and the State of Florida.

This event affects the following counties and states:

**Florida**

Entire State

**Georgia**

Brantley, Bryan, Camden, Charlton, Chatham, Clinch, Echols, Glynn, Liberty, Long, McIntosh, Pierce, Ware, and Wayne

**South Carolina**

Beaufort, Charleston, Colleton, and Jasper

**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 for wind/tropical cyclone coverage only. 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.