

45A PR TS (10 14 24) - Temporary Suspension of Property UW Authority - Hurricanes Milton & Helene (Regions Revised)

From: "Koke, Christopher" <Christopher.Koke@AIG.com>
Date: 10/14/2024, 4:48 PM

Effective immediately, for the **revised** territories identified below, there is a moratorium on any new business. Additionally, for any exposures in the moratorium area on renewals or existing business, underwriters:

1. Cannot increase limits.
2. Cannot add new locations.
3. Cannot make any changes that broaden existing coverage or lower deductibles.

The moratorium **covers** the following areas:

Regions (Covered):

1. State of Florida: Counties of Brevard, Charlotte, Citrus, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Okeechobee, Orange, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Lucie, Sumter, Volusia.
2. State of North Carolina: Counties of Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Wilkes, Yancey.
3. State of Georgia : Counties of Appling, Atkinson, Coffee, Jeff Davis.

The moratorium is **lifted** for the following areas:

Regions (Lifted):

1. Mexico: States of Yucatan and Quintana Roo.
2. State of Florida: all other counties.
3. State of North Carolina: all other counties.
4. State of Georgia: all other counties.
5. State of South Carolina: all counties.

1. **Event:**

1. Hurricane Milton (Aftermath)
2. Hurricane Helene (Aftermath)

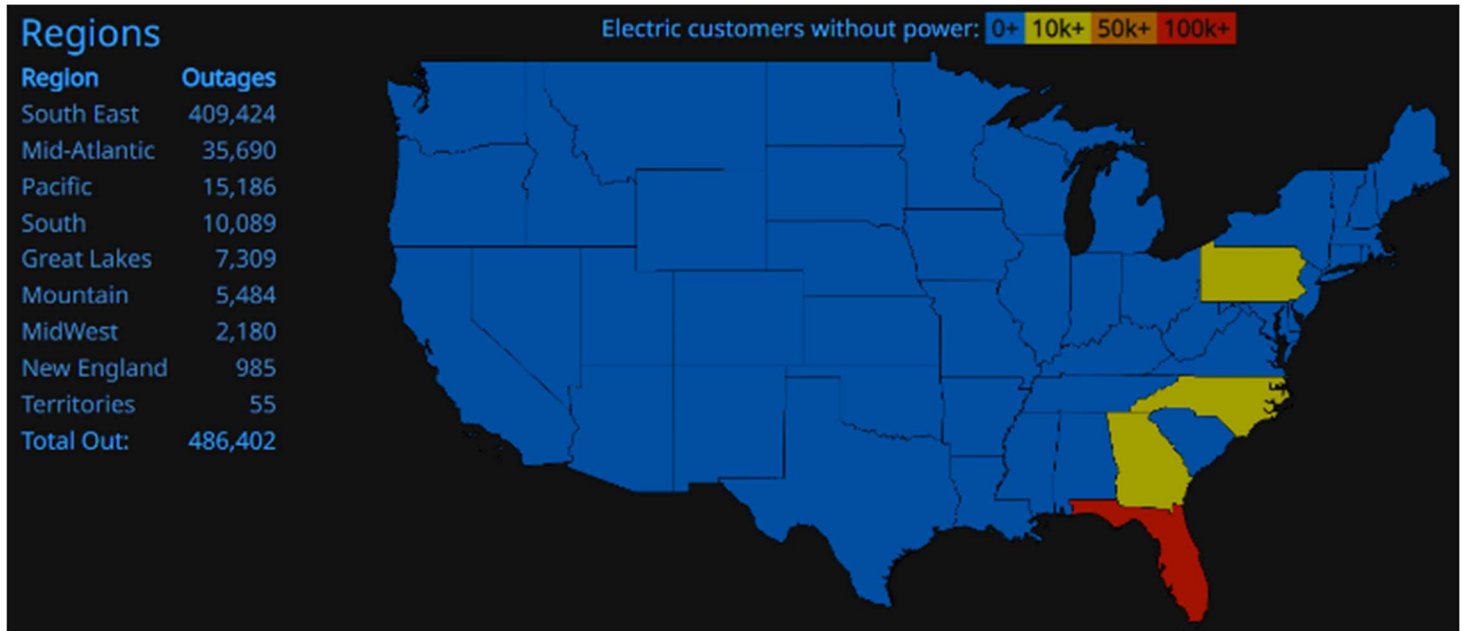
2. **Event Details:**

1. Hurricane Milton made landfall as a Cat 3 hurricane near Siesta Key in Sarasota County, Florida on Wed. Oct. 9th (local time)
2. As of Mon. Oct. 14th, Florida residents are grappling with power outages, gas shortages and persistent flooding caused by Milton
3. Hurricane Helene earlier made landfall as a Cat 4 hurricane near Perry in Taylor County, Florida on Fri., Sept. 27th
4. Western North Carolina roads are slowly opening back up after the remnants of Hurricane Helene caused mass flooding and landslides that deposited debris on roads, and in some cases washed them away entirely
5. Even though roads are becoming more accessible, the North Carolina Department of Transportation still cautions that only essential travel should be done on some of the hundreds of roads impacted by Helene

3. **Moratorium Duration:**

This moratorium will remain in place until further notice.

4. **Map:**



Source: [PowerOutage.us - Regions](https://www.poweroutage.us)

Important Note - Any request to backdate coverage prior to today's date requires a referral to your Program Manager and must include a 'no known loss letter' (signed by the insured) for review and approval by your Program Manager prior to backdating coverage.

We thank you for your understanding and cooperation. Further restrictions may follow depending upon the progress of this event. We will advise you when this suspension is lifted. If you have any questions regarding this notice, please contact your Program Manager.

From: Koke, Christopher <Christopher.Koke@AIG.com>

Sent: Monday, October 7, 2024 1:26 PM

Subject: 45 PR TS (10 07 24) - Temporary Suspension of Property UW Authority - Hurricane Milton (replacing Moratorium for Hurricane Helene)

Please note that effective immediately, the previously instituted moratorium for Hurricane Helene (last covered by Bulletin #39A on 9/25/24) is lifted and is being replaced with a new moratorium for Hurricane Milton.

For the territories identified below, there is a moratorium on any new business. Additionally, for any exposures in the moratorium area on renewals or existing business, underwriters:

4. Cannot increase limits.
5. Cannot add new locations.
6. Cannot make any changes that broaden existing coverage or lower deductibles.

Region(s):

1. **Mexico:**
 1. State of Yucatan
 2. State of Quintana Roo
2. **United States:**
 1. **Entire State of Florida**
 2. **State of Georgia:** Counties of Appling, Atkinson, Augusta-Richmond, Bacon, Ben Hill, Brantley, Berrien, Brooks, Bryan, Bulloch, Burke, Camden, Candler, Charlton, Chatham, Clinch, Coffee, Columbia, Cook, Echols, Effingham, Emanuel, Evans, Glascock, Glynn, Irwin, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, Mcduffie, Mcintosh, Montgomery, Pierce, Screven, Tattnall, Telfair, Treutlen, Tift, Toombs, Ware, Warren, Washington, Wayne, Wheeler
 3. **State of South Carolina:** Counties of Abbeville, Aiken, Anderson, Cherokee, Edgefield, Greenville, Greenwood, Laurens, Lexington, McCormick, Newberry, Oconee, Pickens, Saluda, Spartanburg, Union
 4. **State of North Carolina:** Counties of Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Cherokee, Clay, Cleveland, Gaston, Graham, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, Watauga, Wilkes, Yancey

1. Event:

3. Hurricane Milton
4. Hurricane Helene (Aftermath)

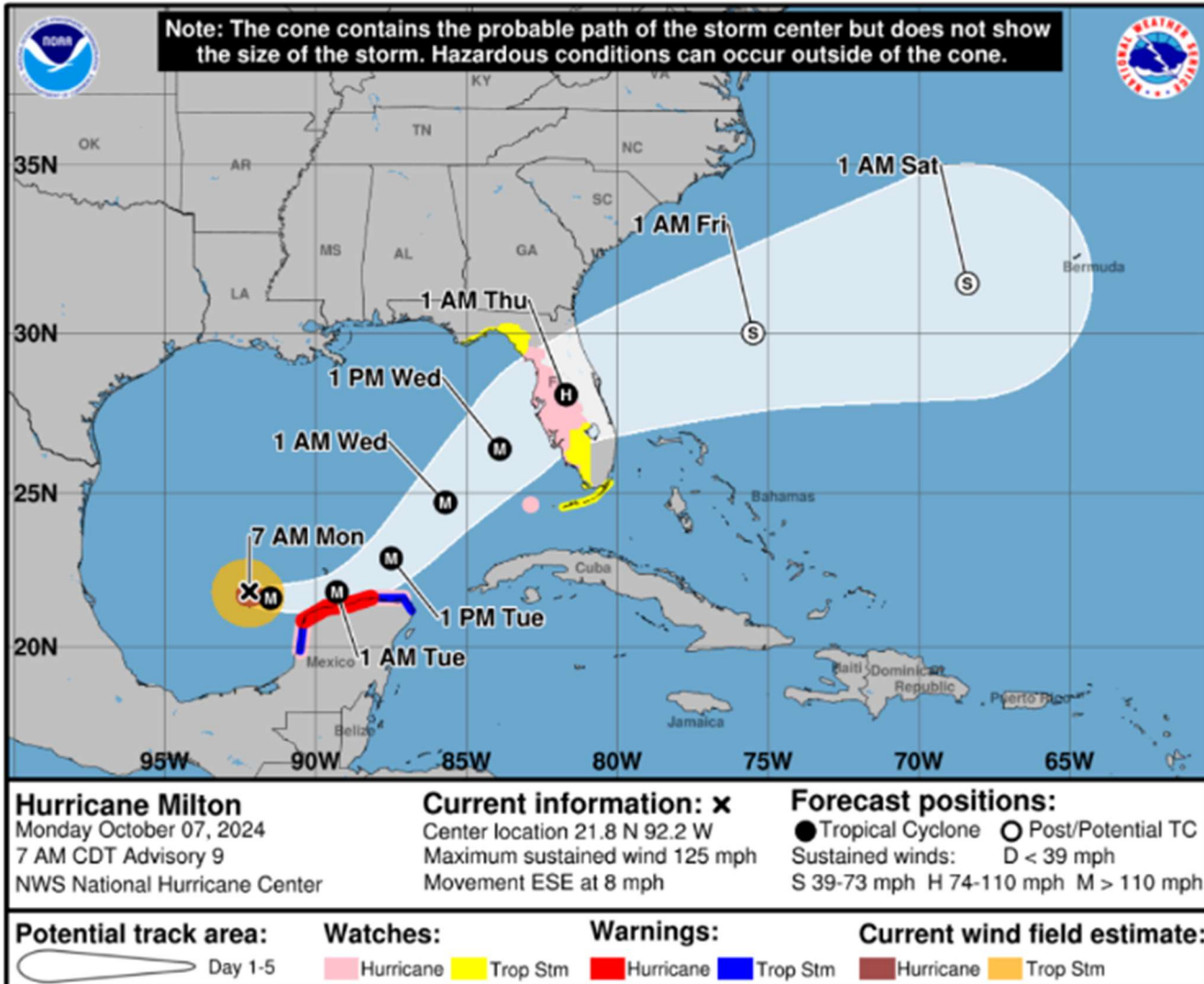
2. **Event Details:**

1. Hurricane Milton has strengthened to a Category 5 hurricane with maximum sustained winds of 160mph
2. Dangerous hurricane-force winds and a life-threatening storm surge are expected across portions of the northern coast of the Yucatan peninsula
3. Hurricane and Storm Surge Watches are now in effect for portions of the west coast of the Florida peninsula
4. "Milton will be a historic storm for the west coast of Florida," the National Weather Service in Tampa Bay said in a briefing Monday morning
5. Milton is expected to remain a major hurricane through landfall in Florida sometime later Wednesday into early Thursday
6. The latest National Hurricane Center forecast calls for storm surge to be as much as 8 to 12 feet above ground level if the peak surge coincides with high tide along the west-central Florida Gulf Coast, including Tampa Bay. Low tide on much of the west coast of Florida is Wednesday afternoon and high tide is Thursday morning. Storm surge will be most destructive near and to the south of where the storm's center crosses the coast.
7. Areas of heavy rainfall will impact portions of Florida today well ahead of Milton, with heavy rainfall more directly related to the system expected later on Tuesday through Wednesday night. This rainfall will bring the risk of considerable flash, urban, and areal flooding, along with the potential for moderate to major river flooding.

3. **Moratorium Duration:**

This moratorium will remain in place until further notice

4. **Map:**



Source: [HURRICANE MILTON \(noaa.gov\)](https://www.noaa.gov/hurricane/milton)

Important Note - Any request to backdate coverage prior to today's date requires a referral to your Program Manager and must include a 'no known loss letter' (signed by the insured) for review and approval by your Program Manager prior to backdating coverage.

We thank you for your understanding and cooperation. Further restrictions may follow depending upon the progress of this event. We will advise you when this suspension is lifted. If you have any questions regarding this notice, please contact your Program Manager.