



**GLOBAL INDEMNITY**  
GROUP

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

**IMPORTANT NOTICE REGARDING YOUR POLICY  
COVID-19 EMERGENCY GRACE PERIOD NOTIFICATION  
PLEASE READ CAREFULLY**

Dear Valued Customer:

In response to the disruption caused by COVID-19, insureds who may be experiencing a financial hardship due to COVID-19 will be provided with at least a 90-day grace period to pay insurance premiums to avoid cancellation for nonpayment of premium due to circumstances beyond the control of our insureds.

If needed, you may elect this 90-day emergency grace period to begin retroactively on April 1, 2020 or opt for the grace period to begin on May 1, 2020.

During this extended grace period we will:

- Not cancel any policy for nonpayment;
- Waive late payment fees otherwise due;
- Not report late payments to credit rating agencies, during the 90-day period;
- Allow premiums due but not paid during the 90-day period to be paid over the remainder of the current policy term or up to 12 months in up to 12 equal installments; and
- Ensure that late payments during the 90-day period are not considered in any future premium calculations.

If you are experiencing financial hardship due to COVID-19 or have questions regarding how these changes affect you, please contact us or your agent. We have made a long-term commitment to our policyholders to provide a quality insurance product.

Thank you for choosing Diamond State Insurance Company as your insurance carrier.