

## Automobile and Related Products Liability

The Casualty Division offers coverage designed for Automobile and Related Products for the manufacturing industry.

### Coverages Offered

- > Commercial General Liability and Products / Completed Operations Liability Specialized Coverage Extensions for Certain Classes of Business; such as:
  - Garage Keepers Legal Liability
  - Limited Product Testing Coverage
  - Product Design Coverage
  - Limited Product Withdrawal Expense Coverage
- > Occurrence and Claims-Made coverage forms
- > Defense Outside and Inside the Limits
- > First Dollar Coverage, Small to Moderate Deductibles, SIRs
- > Additional Insureds: Trade Events, Automatic Status when required in writing in a contract or agreement

### Risk Appetite

- > Target Premium Size of \$5,000 to \$100,000
- > Accounts with revenue between \$250,000 and \$25,000,000
  - Start-up Operations and New Ventures
  - Discontinued Products / Operations
  - IBNR Coverage

### Eligible Exposures

- > Manufacturers and Fabricators of Automobiles
- > Customized Automobiles and Conversions
- > Truck, Trailer, Camper and Bus Manufactures
- > Critical Parts including Racing Products, Brakes and Suspension Systems
- > Discontinued Products
- > Military-related Products



### Ineligible Exposures

- > Garage Dealerships
- > Products containing Asbestos
- > All-Terrain Vehicles (ATVs)
- > Tire Recapping Operations
- > Go-Karts

### Primary Minimum Premium

- > \$5,000 claims made
- > \$7,500 occurrence

### Limits Available

- > General Liability
  - \$1,000,000 per occurrence
  - \$2,000,000 general aggregate

**General Star Indemnity Company** and **General Star National Insurance Company** are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



- > Product Liability
  - \$1,000,000 per occurrence
  - \$2,000,000 products / completed operations aggregate
- > Garage Keepers Legal Liability
  - Limits up to \$250,000 each vehicle
  - \$1,000,000 location aggregate
- > Limited Product Withdrawal Expense Coverage
  - Option of \$50,000 and \$100,000 each withdrawal / aggregate
- > Will consider ground up coverage with no deductible
- > Up to \$5,000,000 in Excess limits available

**Submission Requirements**

- > General Star Products Application, signed by the applicant
  - General Star Supplement Applications for Garage Keepers Legal Liability, Limited Product Testing Coverage, and Limited Product Withdrawal Expense Coverage can be found at our website—[www.generalstar.com](http://www.generalstar.com)
- > Currently valued carrier loss information (not older than 90 days) for a minimum of five years including descriptions of all claims
- > Complete product brochure or website

**CASUALTY—EASTERN REGION**

Matt Marrin, Senior Unit Manager  
 Tel. 212 859 3962  
[matt.marrin@generalstar.com](mailto:matt.marrin@generalstar.com)  
 One Seaport Plaza, 199 Water Street,  
 14th floor, New York, NY 10038-3526  
 Image Fax: 866 464 3678  
 Email submissions to  
[gsubmit@generalstar.com](mailto:gsubmit@generalstar.com)

**CASUALTY—MIDWESTERN REGION**

Staci Hughes, Unit Manager  
 Tel. 312 267 8572  
[staci.hughes@generalstar.com](mailto:staci.hughes@generalstar.com)  
 One North Wacker Drive,  
 Suite 1760, Chicago, IL 60606  
 Image Fax: 866 464 3678  
 Email submissions to  
[gsubmit@generalstar.com](mailto:gsubmit@generalstar.com)

**CASUALTY—WESTERN REGION**

Matthew Brown, Unit manager  
 Tel. 213 236 8572  
[staci.hughes@generalstar.com](mailto:staci.hughes@generalstar.com)  
 550 So. Hope Street, 7th Floor, Suite 700,  
 Los Angeles, CA 90071  
 Image Fax: 866 464 3678  
 Email submissions to  
[gsubmit@generalstar.com](mailto:gsubmit@generalstar.com)

**General Star**  
 120 Long Ridge Road, Stamford, Connecticut 06902  
[www.generalstar.com](http://www.generalstar.com)

*General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations.*