

## Excess Follow Form Liability

The Contract P&C Division offers coverage for Excess Follow Form Liability.

Coverage is written through designated producers who perform underwriting and administrative functions on behalf of General Star.

### Coverage / Limits / Capacity

- > Authority to quote up to \$5,000,000 in excess General Liability, Auto, Liquor and Employers Liability limits within the producer's authority
- > Up to \$1,000,000 in excess limits available in Florida, Louisiana, New Hampshire, Vermont, and West Virginia when Auto liability is applicable
- > Hired / Non Owned Auto is eligible (subject to underwriting guidelines)
- > Can be written over General Star and 25 other approved underlying General Liability carriers
- > Can be written over General Star and 10 other approved underlying Liquor carriers
- > Easy to rate via a quick excel rating tool or using the General Liability rating sheets

### Risk Appetite

- > Designated ISO Table 1 or 2 commercial OL&T risks
- > Available on over 270 classes
- > Annual revenues of up to \$10,000,000
- > Up to five insured premises
- > Up to five insured owned vehicles / autos
- > Annual liquor receipts up to 60% of total annual receipts
- > New businesses are eligible



### Underlying Limit Requirements

- > Minimum underlying limits of liability for an eligible risk:
  - \$1,000,000 / \$2,000,000 / \$1,000,000 (General Liability)
  - \$1,000,000 CSL (Auto Liability)
  - \$1,000,000 / \$1,000,000 (Liquor Liability)
  - \$500,000 / \$500,000 / \$500,000 (Employers Liability)

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



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**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 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. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.*