

Hired and Non-Owned Auto

The Contract P&C Division offers coverage for Hired and Non-Owned Auto.

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

Coverage Description

- > Coverage is available on risks where there is incidental exposure only and written in conjunction with General Liability coverage on the policy. Stand-alone Hired and Non-Owned Auto coverage is not available.
- > Coverage is only available for bodily injury and property damage as outlined in the coverage endorsement.
- > Coverage is available up to policy limits; however, the endorsement has the flexibility to allow for the coverage to be offered with a sub-limit.
- > Coverage is available on a non-admitted basis in all states except the following: Arizona, Illinois, Louisiana, Oregon and Vermont.
- > A completed and signed General Star Hired and Non-Owned Auto application must be provided by the applicant.

Prohibited Risks

- > Caterers
- > Churches / Religious Organizations
- > Conducting and/or Planning Special Events
- > Consultants and Sales Professionals
- > Couriers and Express Messengers
- > Contracting Risks
- > Fast Food Restaurants (with or without delivery)
- > Florists
- > Medical Equipment Supply Stores
- > Pizza Parlors and Other Restaurants with Delivery Service
- > Real Estate Agents
- > Schools
- > Special Events
- > Truckers and Freight Forwarders
- > Visiting Nurses or Home Health Aids
- > Warehouses



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



Hired and Non-Owned Auto

Contract P&C Division—Hired and Non-Owned Auto

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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.