

Reduced Earthquake Deductible

The Property Division offers Reduced Earthquake Deductibles for select risks.

Coverage Offered

- > Difference in Conditions—Earthquake coverage is available for selected earthquake zones and can be offered on a primary basis with deductibles as low as 1% per unit of insurance.

Risk Appetite

- > Commercial Property Owners, Office Buildings, Industrial, Mercantile and Shopping Centers

Minimum Annual Premium

- > \$17,500
- > Non Cat Minimum Annual Premium: \$5,000

Eligible Territories

- > California Earthquake Zones D, F, G, and H
- > Other States: Arizona, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming

Target Age for Eligible Risks

- > 1977 or newer
- > 1997 or newer in Portland, Oregon and Hawaii
- > 2003 or newer in Seattle, Washington

Limits Available

- > Up to \$7,500,000

Submission Requirements

- > Excel-based statement of values by building, including age of building and type of construction



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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Property Division—Reduced Earthquake Deductible

General Star

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General Star National Insurance Company is licensed in 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 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.