

Florida Loss of Rents Plus Ordinance or Law Property Program

The Property Division offers Florida Loss of Rents Plus Ordinance or Law coverage for select risks.

Coverage Offered

- > Commercial Stand Alone Business Interruption Coverage for apartment risks and shopping centers in cases where their building and personal property carrier is not providing the Loss of Rents coverage
- > Ordinance or Law available as a sublimit of:
 - \$250,000
 - \$500,000
 - \$1,000,000

Risk Appetite

- > Apartment Buildings
- > Shopping Centers

Minimum Premium

- > \$17,500

Ineligible Exposures

- > Risks constructed prior to 1995
- > Risks within one (1) mile of coast

Territory

- > All Florida counties

Limits Available

- > Up to \$7,500,000 (depending on location and construction)



Submission Requirements

- > ACORD application, with rental charges by bedroom type or rental unit
- > Excel spreadsheet of rental values by building
- > Occupancy rate

**Now Including Ordinance
or Law Coverage**

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—Florida Loss of Rents Plus Ordinance or Law Property Program

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.