

Foster Care

The Casualty Division offers coverage designed for Foster Care and Adoption Agencies.

Coverage Offered

- > Commercial General Liability, Professional Liability and Sexual Misconduct Liability
 - General Liability coverage on an Occurrence or Claims-Made basis
 - Professional and Sexual Misconduct Coverage on a Claims-Made basis
 - Small to moderate deductibles and SIR available
 - Volunteers automatically included as Additional Insureds

Risk Appetite

- > Target Premium Size of \$5,000 to \$250,000

Eligible Exposures

- > Non-Profit foster care and adoption agencies

Ineligible Exposures

- > Social service operations outside the scope of foster care and adoption services

Primary Minimum Premium

- > \$5,000 Claims Made
- > \$7,500 Occurrence

Limits Available

- > Policy Limits of \$1,000,000 each event limit / \$2,000,000 policy aggregate with the following coverage parts:
 - General Liability
 - \$1,000,000 per occurrence
 - \$2,000,000 general aggregate
 - Professional Liability
 - \$1,000,000 per occurrence
 - \$1,000,000 aggregate



- Sexual Misconduct Coverage
 - Limits from \$100,000 to \$1,000,000
- > Up to \$5,000,000 in Excess limits available

Submission Requirements

- > General Star's Foster Care application and a description of operations along with the primary function or services of the organization. In addition, a copy of marketing or program development literature that describes the history, objectives and services provided by the organization should be provided.
- > Website
- > Five (5) years of currently valued hard copy loss runs

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

**CASUALTY—EASTERN REGION**

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